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HOUSING FOR CANADA

Why Subsidized Rental Housing . . . What Canadian Laws Provide . . . How to Use the Help Available . . . Planning for New Housing . . . Achievements Under the National Housing Act . . . Housing and Life . . . Administration of Public Housing . . . Housing for Older People . . .

Articles by PETER STRATTON, R. E. G. DAVIS, ALBERT ROSE, WILLIAM GOULDING and others.

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HOUSING 1952

Some important developments have taken place since the Canadian Welfare Council published in 1947 its report "A National Housing Policy for Canada". The Council's recommendations with regard to public housing have been to some extent fulfilled by the provision of new legislation, both national and provincial. The basic concepts of public housing have been incorporated into our legislative system and the first experiments have taken place. The way is now open for a fuller use of these important social measures.

The introduction of Section 35 of the National Housing Act in 1949, supported by matching provincial legislation, has made it possible to construct low-rental housing to be administered by local housing authorities.

This arrangement, involving the partnership of municipal, provincial and federal governments, is a distinctly Canadian one based on our constitutional pattern. However there is no question that the need for working out a three-way partnership accounts for some delays in utilizing the government aid that is available. But the greatest obstruction in the way of public housing activities is undoubtedly the lack of public knowledge that the necessary provisions exist, and the lack of sufficient organized support for their use.

It is clear that workers in the social welfare field have an essential part to play in promoting governmental action for a purpose so intimately related to family health and welfare. It is to further their efforts that this special issue on housing has been prepared.

FROM THE EDITORIAL DESK

A Merry Christmas and a Happy New Year!

This housing issue of *Canadian Welfare* has been on our minds for a long time now, and at this point we can only hope it's a good, one-meaning one that our readers will find useful and stimulating. What we have done is bring together between these covers the best information we could find about what needs to be done, and why, and how, to improve the stock of dwellings in Canada, especially for the vast number of people who are in very moderate circumstances and who either can't find proper places to live or have to pay too big a slice of their incomes for what they can find.

We are very much indebted to many people who have helped us find pictures, written to us about their experience, and given advice about what makes a good housing issue. We are specially grateful to Mr. Humphrey Carver and Mr. Alan Armstrong, both of whom know the housing problem in Canada from long experience, and Miss Phyllis Burns of the Council's staff, who, as secretary of the Child and Family Welfare Divisions, knows a great deal about how families are affected by their environments. These three people served as an advisory committee and gave expert counsel and help during the long period of preparation.

On page after page you will see the term "housing project", and if you are dictionary-minded you may wonder how people can possibly live in a housing project, because "project"

means plan or scheme, and you can't live in a scheme. Well, some term had to be found that would apply to the product of a plan or scheme for housing people, and "housing project" seems to be it. The National Housing Act says: "'Housing project' means a project consisting of one or more one-family dwellings, or one or more multiple-family dwellings, or a combination of one-family and multiple-family dwellings, together with any public space, recreational facilities and commercial space and buildings appropriate to the project." So there you are, and you are still stuck with the term "project". But just try to think of a better one!

Our regular features are somewhat attenuated this time, for obvious reasons. The only feature we have skipped completely is the book reviews, and you will get an extra helping of these in future numbers. Instead of reviews we decided it would be more to the purpose to give a reading list on housing.

It is significant that "Across Canada" has a lot of news about housing activity this month. We didn't exactly plan it that way—it's a sign of the times. It will make us very happy if we get more and more news that communities have organized housing committees or, better still, that they have actually persuaded their municipal authorities to approach the province to arrange for housing projects under Section 35. Let us hear from you when you have got something going.

Continued on page 17

WHY SUBSIDIZED RENTAL HOUSING?

By P. R. U. STRATTON

SOCIETY has come increasingly to accept the principle, as embodied in social allowances, old age pensions, etc., that every citizen, provided he is willing, where able, to work or to care for a family, is entitled to at least a minimum of the essentials for healthful living.

Shelter is one of these essentials; but owing to the chronic shortage of rental housing, accommodation of an acceptable minimum standard is unobtainable in many cities at rents anywhere approaching the financial limits within which the local community can be expected to provide assistance to its less fortunate members. In addition to people receiving public assistance there are many thousands of working families in the low income groups, in particular those with dependent children, who cannot command adequate housing today. It so happens that it is just these larger families for whom the consequences of bad housing are most serious. Quite apart from the moral argument, there are convincing economic reasons for seeing that adequate housing is provided for these lower income groups. There is now a mass of statistical evidence available to prove that over the long term, the direct and indirect costs to the taxpayer of the average slum area, as a result of ill health, broken homes, delinquency, fire hazards, etc. far exceed the cost of providing decent housing within the means of families now occupying substandard housing.

If there are such strong grounds for seeing that the lower income groups are adequately housed, why have so few effective steps been

taken in this country to deal with the problem? And why is there so much doubt and confusion in the public mind as to the justification for public action to get low rental housing built?

The Home Ownership Tradition

There is, in the first place, a strong tradition dating from pioneer days, and fostered no doubt by real estate advertising, that ideally everybody should own his own home; that in consequence any policy which would promote rental housing, will tend to sap the foundations of the nation.

There are, it is true, very real benefits both to the individual and to the community in home ownership, but if families of limited means are forced to put all their savings into what may become a highly illiquid asset in a time of depression, merely in order to get a roof over their heads, the consequences may be very serious both for the individual and for the real estate market. The home ownership ideal also ignores the vastly increased labor mobility of our time: in Vancouver, for example, only one household in five has been living in the same house for ten years or more.

The fact that normally not more than one third, at best, of all families can afford to build their own homes means that the urgent demand for housing of the lower income groups has little or no influence on the supply, and while government can influence the volume of private building to a limited extent by increasing or relaxing credit restrictions, no organizational means at present exist to meet the large unsatisfied demand for moderate rental housing. This

gap in our building economy must be filled before we can solve the housing problem.

Government in Housing

The second source of doubt in the public mind lies in the fact that, if housing is to be provided for these lower income groups, the only organization which can do so on any scale under existing conditions is a governmental one. For many people this spells one more step towards a socialist economy. A little reflection, however, will suggest that for government to provide an essential commodity such as housing, where the individual cannot do so, is no more socialistic than the provision of schools or hospitals or fresh water on a community basis. On the contrary, if it is desired to preserve the existing economic organization, the best way to do so is by removing any sore spots which disfigure it; and bad housing is one of the sorest spots.

It is to be regretted that no building organizations resembling the cooperative and public utility housing associations of Europe exist in Canada to supplement governmental housing. Experience in the United States has shown, however, that if public housing is entrusted to local housing authorities, free from political interference and responsible for their own finance and administration, efficient and economical administration can be secured. Provision for the creation of housing authorities along these lines is contained in the National Housing Act, and some are already operating successfully in Canada.

Paying the Other Fellow's Rent

The third source of doubt in the public mind arises from the fact that some form of rent subsidy will be required if housing is to be provided

Peter Stratton, author of this article, is president of the Vancouver Housing Association, which he helped to organize a year or two before World War II. He is also a member of the Vancouver City Planning Commission and the Lower Mainland Regional Planning Board. He has spent some time studying English and other European housing, and helped to organize the London (England) Housing Centre.

within the means of those who are at present badly housed. To the man in the street, it goes strongly against the grain to think of one property owner, who may have considerable difficulty in meeting his own taxes, being called upon to pay part of the cost of housing his neighbour, who he thinks may be less thrifty and hardworking than himself.

One answer, of course, as we have already noted, is that if the taxpayer is not prepared to pay a little to see that his fellow citizens can secure a reasonable minimum standard of housing, he will eventually pay a good deal more to meet the direct and indirect cost of bad housing. If money has to be spent it is better that it should be spent constructively in building new housing than in repairing the damage caused by the old.

In point of fact it is unlikely in most cases that property taxes will be materially affected by a program of subsidized housing. Where, for example, the Province meets half the cost of any operating losses not borne by the federal government under Section 35 of the National Housing Act, the municipality's share represents only one-eighth of such losses

and this contribution will often be more than made good by the net increase in tax revenue produced by the housing project. And schools have to be provided for children whether they live in slums or in good housing.

While the conclusion is inescapable that housing subsidies are necessary if we are to eliminate the slum conditions, the proper size and application of the subsidy is more debatable.

Economic Rental Housing

If there were no political or other factors to take into consideration, it is clear that the most economical plan for the government or its appointed agency to adopt would be to build housing to rent at economic rents, i.e. without subsidy, up to the saturation point. Assuming competent administration, such housing could be rented for appreciably less than equivalent housing built by private operators. Financing charges would be substantially lower—the annual charges on a loan at 6 per cent repayable over 20 years are over 60 per cent higher than those on a loan at 4 per cent repayable over 35 years—and more economical forms of construction (for example row housing) could be utilized.

Such rental housing, even though built without subsidy, would be within the means of a considerable section of the population who lack the means to buy a house. The increase in the total supply of housing, if a large scale program were carried out, would in turn force down the rents of older housing and bring it within the means of families of still lower income. Vacancies would

begin to appear in the poorest types of accommodation and it would become possible to close some of the worst units. Any residue of families or pensioners who were still badly housed, and persons displaced from slum clearance sites would be provided for in subsidized housing adapted to their special needs.

Such a program if pursued to its logical conclusions would undoubtedly produce the most results at the least cost to the community as a whole. It is very doubtful, however, whether it would be acceptable to the public: firstly, such housing would compete directly with private construction; and secondly, if the supply of housing were increased to the point where the lowest income groups would benefit, the effect on real estate values would be substantial. The reaction, not only of real estate interests and speculative builders but also of the ordinary property owner, would certainly be unfavourable, and the program would probably be abandoned before it had produced any noticeable relief for the lowest income groups.

While any program which will increase the supply of housing, and

Parents make valiant attempts to live in a seemly way even in such crowded quarters as these.

(NFB Photo)



particularly of rental housing, is of value, a *limited* program of economic rental housing will be of little assistance to those families whom society is primarily concerned to help unless it is supplemented by a subsidized housing program. The reason: under existing housing shortages, the additional supply of housing would be fully absorbed by families in the intermediate income groups long before its effects reached down to the worst housed families.

The Direct Approach

The alternative to economic rental housing is to build directly by the use of subsidies for those who are at present badly housed.

For most people the justification of a public housing program lies in the elimination of slums, and subsidy is an essential weapon in slum clearance since one of the necessary conditions of slum clearance projects is that all the persons displaced shall be provided with suitable alternative accommodation within their means, should they require it.

While slum clearance has the strongest emotional appeal, it is well to remember that overcrowding and the sharing of household facilities have more damaging effects on family life than a leaky roof or inadequate plumbing in a single-family home. Housing programs should therefore normally commence by increasing the supply of low rental housing (which slum clearance does not), in order to house families who are at present living in shared accommodation. This phase of the program can be combined with a program of limited elimination of substandard housing through the closing of individual houses.

This beginning, by relieving the pressure on existing low-rental accommodation, will facilitate the more costly and complicated program of slum clearance which must follow.

How Should Subsidy be Used?

The question next arises, assuming a given allocation by the government in aid of housing, how can these funds be used to the best effect? If the subsidy is used solely to rehouse people receiving public assistance and other very low income groups, the magnitude of the subsidy per family would preclude the building of more than a relatively few units. There would also be some objection to confining such houses to those in receipt of state assistance, when there are many self-supporting families who are equally badly housed. If, on the other hand, the subsidy per unit is reduced in order to spread it over more houses, it becomes impossible to assist many of the worst housed families.

The solution to this dilemma probably lies in the application of a system of proportional rents, adjusted according to the income and number of dependents of the family. By this means it becomes possible to accept a percentage of tenants with higher incomes so as to reduce the average cost of subsidy per unit, and at the same time assist some of the worst housed families without excessive cost to the taxpayer.

The adoption of a system of proportional rents becomes still more necessary in the rehousing of families displaced by slum clearance schemes, since such families have widely varying ranges of income and it is only equitable to require that families with relatively high incomes should pay up to the limit of their ability.

Criteria for Tenant Selection

Whatever system is adopted, there are certain criteria which should be observed in the selection of tenants for subsidized housing projects.

1. The tenant should at present be living in bad housing conditions.
2. His income should not exceed a given figure (adjusted for the number of dependents). This figure would be set below that at which he could hope to secure good private housing.
3. There should be a lower limit of rent to prevent charges which are properly welfare costs being absorbed into the housing subsidy.
4. Preference should be given to those who would most benefit from the move to better housing and make the best use of it.

Conclusion

Subsidies are a necessary expedient at the present time to deal with one of our worst social evils and its economic consequences. As living standards continue to rise and building efficiency improves, more people will be able to secure the housing they need without assistance. We may also yet hope to see the evolution of building organizations operating on public utility lines which will build rental housing at economic rents, and, through low cost financing and large scale operations, further reduce the cost of housing to the public.

But housing needs are urgent, and arguments against subsidized rental housing, not all of them disinterested, have always seemed easier to fabricate than the houses themselves. Can we afford to wait?

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HOUSING AND LIFE

Some Stories That Have Come to the Council's Office

IT HAS become well known from studies made in large and small cities that the rates of juvenile delinquency, disease, retardation and other difficulties at school, serious home accidents, and fires, are higher in neighbourhoods of poor and overcrowded housing than others. The obvious solution to such a problem seems to be to build better houses and move families into them. But hard-headed people will want to know whether re-housing families really reduces the rates of these physical and social ills. Even if it would not, we know that more and better houses are wanted if only for simple human comfort and happiness.

Newark, New Jersey, however, has made a study (see reading list: *Social Effects of Public Housing*) of families in its public housing, comparing their condition with that of families in circumstances similar to those from which the re-housed families came.

The conclusions are cautiously put forward: the people who made the study point out that it was made when the families had been in their new homes for only two years; they are careful to warn that other factors than housing may have affected the results. But even with these reservations, the trends look promising.

The disease, accident and juvenile delinquency rates, which could be measured exactly, were better among the re-housed groups than among the control groups. In the things which could not be measured exactly and in which the re-housed group could not be compared statistically with the control group, the study had to rely on reports from the mothers: the majority of the mothers said their

children had improved in their school work, were easier to keep clean, and had better places to play; that their families were happier, and had been able to save money or purchase equipment for their homes. 100 per cent reported no fires or serious home accidents.

What do we hear from Canadian social workers about housing and well-being? First on the positive side: "Each time a new building is occupied it is interesting to watch the windows blossom with fresh and often new curtains . . . Although no inference should be drawn that there are not problem cases, an unlimited supply of hot water available simply by turning on the tap, together with convenient laundry facilities, certainly produces visible results. The management has seen some startling improvements in housekeeping on the part of families whose standards left something to be desired before they moved into the new buildings. These results are confirmed by various interested agencies in the neighbourhood as well as school officials, all of whom are very familiar with the difficulties confronting families living in the overcrowded sub-standard accommodation which made up most of the old neighbourhood. Fewer fire hazards, fewer absences from school for health and other reasons, and less juvenile delinquency, are matters of fact borne out by actual results. Almost half the old dwellings were stove heated, and a frequent excuse for absence from school was that the house was too cold for the children to leave their beds. With central heating in the new units, absence for this excuse has simply disappeared."

Children will play—and these youngsters can neither play in their crowded apartment nor on the dangerous street, so they do the best they can.

What is the other side of the picture? When housing is poor, health suffers, there is friction among members of families, budgets are thrown out of gear, families are often separated, social agencies find that they are frustrated in their efforts to help, children cannot play properly, new Canadians get fed up, and the costs of health and welfare services are too high. Here are some stories:

Montreal: "In overcrowded homes tensions are high between husbands and wives and parents and children. The parents have no opportunity to settle their differences privately. There is no privacy for any member of the family. Children are not able to sleep properly. . . . Most rents have been increased, and if families have to move there is no accommodation available under \$50 or \$60 a month unheated. As a result most of the families we know are paying too high a proportion of income on rent . . . Many families have to take in roomers to balance their budgets and consequently there is serious overcrowding even in the newer areas."

Hamilton: "Five children in the care of a social agency; mother cannot get parole from Mercer Reformatory because family has not living accommodation . . . Parents and two children separated and with relatives because of housing lack; woman pregnant . . . Family forced to move; husband in Hamilton working but mother and four children have to go to parents' home in another town."

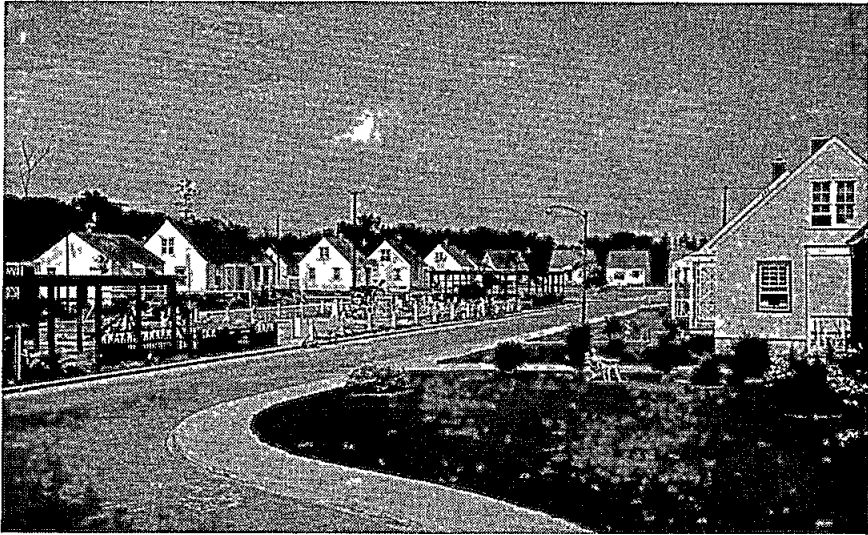
Toronto: From a family agency: "The family has had to move to the outskirts of the city. The rent has



(NFB Photo)

more than doubled, and the father and elder brother, who has just begun to work, take a bus to the city, which costs 80 cents a day." From a hospital social service department: "One parent left to carry responsibility of home and children has to depend on welfare assistance because of poor health; poor housing increases feeling of inadequacy in managing alone and prolongs periods of illness." From a day care centre: "One anxious, fearful young mother reported recently that she frequently had to tie her two-and-a-half year old son in bed in the daytime because the roomers on the floor below complained of his noise when playing". From a room registry: "Many New Canadians are unable to find homes and spend their meagre capital on transient rooms where they have to pay \$5 to \$6 a day; many are bitter because they were not forewarned about the housing situation."

Halifax: "According to reports received from our local social and health agencies, the major part of their work lies in the centre of the city. Communicable diseases, tuberculosis, rheumatic fever, scabies, im-



(NFB Photo)

This is rental housing built under the veterans' rental housing program which was carried out by Central Mortgage and Housing Corporation. Many of the houses have since been sold to the tenants. The playground is an attractive feature of this project.

petigo, and poor nutrition have the highest incidence in the section in need of slum clearance." "Most of the families who live in sub-standard houses are self-respecting citizens and the women, working against serious drawbacks, manage to keep a clean and tidy home. It has been proved time and time again that as soon as housing conditions have improved, the family's standard of living has improved."

Winnipeg: "Large areas of the city are affected by overcrowding conditions and slum area blight. The social casualties arising therefrom largely constitute the case loads of family, child care, and protective agencies, and result in excessive public health and welfare costs. If unchecked, the spread of slum areas will further decrease property values and tax revenues, while increasing civic administrative costs."

FELLOWSHIPS IN COMMUNITY PLANNING

Since 1947 thirty-three students have been awarded fellowships by Central Mortgage and Housing Corporation for post-graduate studies in community planning. The purpose of these fellowships is to aid students to receive advanced education which will enable them to enter the field of community planning and allied occupations, either in a professional capacity or in the public service. They are available to graduates of recognized universities in the social sciences, architecture or civil engineering. Holders of the fellowships are now able to study at McGill University, University of Toronto, University of Manitoba or the University of British Columbia. The grants are made available under the terms of Part V of the National Housing Act.

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HOUSING LEGISLATION IN CANADA

By R. E. G. DAVIS

Address given at a public luncheon held by the Welfare Council of Ottawa, November 20, 1952

CONCERN about houses for low-income families in Canada goes back at least 60 years. In 1891, Goldwin Smith, the famous Toronto publicist, in an article entitled "Working Men's Homes", raised the question of where working men were expected to live. He pointed out there were plenty of homes for the well-to-do (those with income from \$1,000 to \$2,000 then) but that the \$10 to \$15 a month rent usually asked of working men was considerably more than they could afford to pay.

Goldwin Smith posed the problem; he had no solution. Nor was any forthcoming for the next 45 years, beyond the time-honoured prescription of continuing to build for the well-to-do on the assumption that housing provided for them would gradually filter down to satisfy the needs of the rest of the population.

The beginning of a change in this laissez-faire attitude to housing was hardly apparent until the depression, and found clear expression first perhaps in the "Bruce Report"* of 1934 and in the Report of the Parliamentary Committee on Housing in 1935. A particularly noteworthy statement of the new point of view was contained in a submission made at that time to the Parliamentary Committee by the National Construction Council of Canada. The Council, among whose constituent members were the Canadian Manufacturers Association, the unions of the building trade, the manufacturers of building material

and the architectural and engineering institutes, went on record in these words:

"Our investigations of housing for low-income groups show that provisions of this class of housing cannot ultimately be profitable to private enterprise. The responsibility of housing these groups is, in the final analysis, the responsibility of the State".

However, notwithstanding this forthright statement and the progressive report submitted by the Parliamentary Committee, the immediate result so far as legislation is concerned was a timid part-way measure. The Dominion Housing Act of 1935, our first housing legislation in Canada, went no further than to stimulate house building generally, by authorizing the Federal Government to team-up with the private lending institutions and to guarantee their loans for new house construction.

Later, in 1944, came the Curtis Report** which also laid emphasis on the need for low-rental housing under government auspices, but once more the subsequent legislation, this time the National Housing Act of 1944, shied away from the controversial field of public housing. Instead, chief reliance was again placed on federal credit and guarantees, on the assumption that with this degree of assistance private enterprise might be incited to do the whole job. There is no need, for our present purpose, to review the variety of ingenious incentives by which it was hoped the desired

*Report of the Lieutenant-Governor's Committee on Housing in Toronto.

**See reading list.

objective would be attained, but two sections of the Act, which bear directly upon low-rental housing, do deserve direct mention.*

The first of these is *Section 9* which provides for loans to limited-dividend housing companies to assist in the construction of low-rental housing, such loans to run to as much as 90 per cent of the lending value of the project and to continue for a maximum period of 50 years. It is to be noted this is a loan, not a grant or subsidy, and that it is made not to a public body but to a limited-dividend company, which is in line with the fundamental philosophy of the Act.

It is under this section, of course, that Ottawa Lowren Housing Company is building a 50-unit low-rental project, and there have been a few others in various parts of the country. Unfortunately, in spite of the generous loans and terms offered by CMHC, it has been found impossible, because of mounting costs, to keep rentals as low as had been originally hoped. \$50 to \$60 a month for two-bedroom units seems about the minimum, although I saw a report in last week's *Financial Post* of two projects in Alberta as low as \$46.25 a month for this type of accommodation. Perhaps these were in the basement!

In 1951, there were six loans under section 9, in 1950, four loans. Several of the projects have been for old people where a small dwelling unit was sufficient to meet the need, and the rent in consequence could be kept at a manageable level. Clearly for large or moderate-size families in the low-income group, the rents that have to be charged under this type of arrangement are impossible to meet.

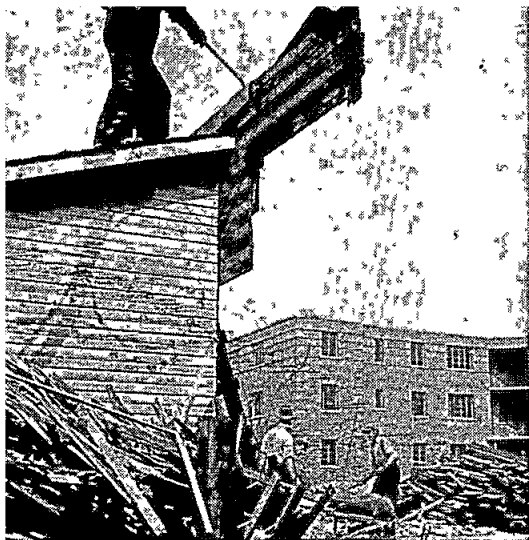
*See inside back cover for sections of the N.H.A. which provide for government aid for housing.

The author of this paper was the first president of the Community Planning Association of Canada. In this capacity, and in his present position as executive director of the Canadian Welfare Council, he has been a leader in arousing public interest in the housing problem of this country.

Section 12 of the act is also important for our purpose. It provides for grants to a municipality for slum clearance where the intention is to use the land for a low or moderate cost rental housing project. The arrangement is that the land, when cleared, shall be sold by the municipality to a limited-dividend housing company, or to a Life Insurance company, for development, and that the amount of the grant shall not exceed half the municipality's loss on the transaction.

The Regent Park Project in Toronto has been aided by a grant under this section, in spite of the fact that the Toronto housing authority is a municipal enterprise rather than an independent limited-dividend housing company.

It should be noted that the House of Commons Committee on Banking and Commerce in the last session recommended that section 12 be amended so as to permit development of slum areas to take place through Federal-Provincial Government co-operation as provided under section 35, to which I shall refer in a moment; and further that, where desirable, the cleared land be used for other purposes and equivalent housing provided elsewhere. The likelihood is that amendments along these lines will be introduced in the session opening to-day.



(NFB Photo)

Demolition and construction went on simultaneously at Regent Park in Toronto, where a large area of sub-standard housing had to be replaced.

in spite of all the new houses produced, the needs of low-income families continued to be almost altogether disregarded. What to do about these two basic problems? This was the question to which an answer had to be found, and the result, which represented of course a radical departure from traditional government policy, was Section 35 introduced in the legislation in 1949.

We have been discussing the National Housing Act as it was in 1944. There can be no question of the achievements made possible by this legislation. The fact that new housing units in Canada reached the record total of 92,000 in 1950 is sufficient testimony to the effectiveness of the stimulus provided under it in one way or another to private effort in the home production field. Nevertheless, it soon began to appear that there were distinct limits to what could be accomplished by indirect Government activity. One evidence of this was the shortage of mortgage funds available from the lending institutions, which resulted as early as 1948 in the introduction of section 31-A, permitting the federal agency to make loans on its own to would-be borrowers where credit could not be obtained by them through the regular channels.

A second and more serious obstacle to further advance was the scarcity of "serviced land" on which to build new houses and the inability of municipalities, because of the costs involved, to make up the deficiency. Finally, and more immediately related to our topic to-day, was the fact that,

You are all doubtless familiar with this latest amendment to the National Housing Act which in the general terms in which it is written provides that the Federal and provincial governments, working in partnership, may undertake virtually any kind of housing project whatsoever. Clearly here is no grudging concession to an emergency situation. Having been forced through circumstances to abandon its earlier position, the Federal Government was apparently prepared to go the whole hog. Under this new section, if the Canadian people so desired and the provincial governments who might in some instances have qualms about it were willing to go along, it would be possible one day for all of us to procure our housing, as we do our electricity in Ontario, directly from the public authority.

More specifically, section 35 permits the federal-provincial partnership to assemble and service land, to erect houses for sale or rent at economic rates, or, which is our immediate interest, to embark on subsidized projects at rates scaled to the means of low-income families. In any of these undertakings, the capital cost and the profits or losses accruing are

shared 75 per cent by the Federal Government. It is for the provincial government to decide the disposition of the remaining 25 per cent, and the offers to date show considerable variation in this respect. For example, Newfoundland, the first province to make an agreement under section 35, pays the full 25 per cent itself, while Nova Scotia passes it on completely to the municipality, and New Brunswick shares it on a 50-50 basis.

In Ontario, there is a somewhat different arrangement under which in the case of low-rental housing the province pays the full 25 per cent share of the capital outlay and subsidy, but with the understanding that the tax revenue collected by the municipality must be reduced in the same proportion as the rent. That is to say, if a unit which would on an economic basis rent for \$60 is actually rented for half this amount, or \$30, only half the normal taxes should be charged.

Regardless of which type of financial arrangement is required, the municipality is drawn into the partnership, since it is recognized that no other body is in a position to speak with comparable knowledge of local needs and the ways to meet them. This means, for one thing, that the initiative for any given project rests with the local authority. It is for it to establish the need and to transmit specific proposals for approval to the province. It also means that when it has been decided to proceed with a given project certain definite responsibilities devolve upon the municipalities. They must bring ground services to the edge of the project area and they must provide within the area such services as schools and road construction which would be charged to the general municipal tax rate,

regardless of who were sponsors of the development. However, since under the 75-25 per cent formula most or all of the capital outlay and subsidy is borne by the senior governments, the financial cost to the municipality for low-rental projects under section 35 is considerably less than they would be required to pay for such projects on their own, or under any other section of the Act.

It would seem that altogether we have here a fairly satisfactory, not to say generous, arrangement from the standpoint of the provinces or the municipalities for meeting their more pressing housing problems. How is it working out? The answer is that some useful things are being accomplished, as for example in St. John's, Newfoundland where a low rental housing project of 140 units has already been completed and another of 152 units is under way. The average rent in the completed project is around \$30 a month, although each dwelling unit contains three or four bedrooms. Another similar project of 88 units is completed in St. John, New Brunswick, and another of 200 units is getting under way. In the rest of the country, there is less to show, but discussions are proceeding in a number of cities such as Winnipeg and Vancouver, and in Moose Jaw a 50-unit project is at present under construction. Perhaps this statement is less than complete, since I may not have the latest information, but it seems fair to suggest that on the whole progress has been less rapid than some of the more eager of us could have desired, or might have been led to expect.

What is the explanation of this? Several reasons suggest themselves at once. One is the fact that the new legislation is not yet widely known



(Courtesy of UKIO)

Low-rental housing can be beautiful when it is properly planned. This is a winter picture of a housing project in England. A grassy space in front of the houses is pleasanter than a busy street.

or understood. This should not surprise us too much. After all, it takes time for even a good idea to make headway, and we are not all as bright as the people from the Maritimes!

A second factor undoubtedly is the strong objection that still exists in many quarters to any form of state-subsidized housing. Some people who take this attitude are admittedly activated by self-interest, but others base their views on what they regard as grounds of principle. They simply cannot believe that in a country like Canada a man who makes the effort is unable to provide for his own housing needs, and they are reluctant to accept Government intervention in a field which has traditionally been reserved for private enterprise. It is a pity such people are not here to-day

to hear the stories told by Miss Williams and Father MacDonald!

Finally, I think it must be recognized that some municipal councils and officials are rather lukewarm toward action that might be taken under section 35. In the first place, they have been accustomed to leave the initiation of real estate development altogether to private operators and they are not too comfortable in undertaking these responsibilities directly themselves. Second, they are a bit apprehensive about the matter of costs to the city, even under section 35. True, much of the burden under this arrangement is carried by the senior levels of government but it cannot be overlooked that in any new development additional costs for services such as schools, sewage dis-

posal, water mains, etc. must be borne by the city, and some municipalities feel that with their present load of taxation they have now about all the houses they can tolerate.

Besides, there is another objection to section 35 from the standpoint of the municipality that should not be altogether overlooked, and that is that in the type of cooperative arrangement prescribed between the three levels of government the municipal authority is distinctly the junior partner. Perhaps this is as it must be at the present stage of development, and it is recognized of course that the federal-provincial partnership is paying a large proportion of the cost. As a matter of principle, however, I think it can be maintained that the municipality, and certainly a city of any size and substance, should own its own public housing as Toronto does in the Regent Park development. No doubt this will come in time, but it might have been better from the start to separate subsidy from owner-

ship. This could have been done, it seems to me, by allowing municipal housing authorities to construct low-rental housing projects under the terms of Section 9, or some amended version of it, and then apply to the Federal government or to the federal-provincial partnership for the subsidy necessary for rent-reduction purposes, —which is the position taken by the Canadian Welfare Council in its housing statement of 1947.

It may appear that in raising these problems and objections—the last two in particular—I am condoning our failure to utilize more fully the provisions of section 35. This is not by any means my intention. No legislation is perfect or beyond improvement, and this is as true of section 35 as any other. The fact is, however, that section 35 is the one measure at the present time under which low-rental housing can be provided, and because of this it should command the whole-hearted support of all of us.

FROM THE EDITORIAL DESK . . .

Continued from page 2

Our New Year's resolution is to get 1,000 new subscribers for *Canadian Welfare*. We regret to say that at present it seems to be read more by professional social workers than by their lay colleagues. This should not be so, because it is the volunteer worker—board member, committee member, or John Citizen—with-a-social-conscience—who makes social welfare work possible and who in the long run, because he is 'public opinion' and because he holds the purse strings, shapes social welfare policy everywhere from the smallest social agency to our various govern-

How many of your board and committee members get and read *Canadian Welfare* regularly? Is it in the reading room of your public library? Do your church and parent-teacher organizations know about it? It's an attractive, readable magazine (say we modestly), it's a nice size to hold and carry about, it's inexpensive (one of the few magazines whose price has not gone up in the last year or two), and it's packed full of news and ideas. We are trying to make it a magazine that you can use constantly in your work, to transmit the spirit and describe the practice of the best social welfare activities. Can you enrol some new subscribers?

M.M.K

HOW TO GET GOING UNDER SECTION 35

(Printed by courtesy of the Community Planning Association of Canada)

Between the printing of the law and the actual occupation of dwellings built under it, there are nine main steps:

1. *Analysis* of the local community's need for houses; the stock of houses available; the kinds of dwelling wherein the stock falls short of the need; the appropriate measures to finance buildings of the kinds most needed; the singling out of those kinds for which federal-provincial aid is offered; the number of such dwellings the community could absorb per year.

Local opposition to positive housing action can rarely stand up against a well prepared and widely understood factual account of local conditions; the first steps to that end *may* be taken by leadership outside official local government circles—but technical aid from the city officers and championship within municipal council should be sought and found at the earliest possible stage.

2. *Selection and Sketch Planning* of areas of land on which senior governments could build such dwellings as they are ready to, to be sure that the new dwelling groups will dovetail with the existing community.
3. *Expression of the local need* for senior government housing aid in fairly exact terms of numbers, types and preferred locations.

It is perfectly clear that until your municipal government takes these steps, nothing will happen under section 35.

4. *Agreement on a Program* for the next year or two, between the Municipality and the Province.
5. *Transmission of this Program* by the Province to Central Mortgage and Housing Corporation for approval in principle.
6. *Conclusion of Federal-Provincial Agreement* on each project.
7. *Detailed Site Planning and Building Design*: Obviously this should be done on the spot; but at the outset, while local machinery is being prepared, the provincial and federal authorities (that are already equipped for this) will assist—making a reasonable charge against the project for this service.
8. *Execution and Supervision of Building Contracts*: This can be done for the present by Central Mortgage and Housing Corporation, through CMHC Regional Offices in association with practising architects in the region.
9. *Assumption of Management* in the case of publicly created rental projects must be by a LOCAL HOUSING AUTHORITY to be appointed by the Province.

A C R O S S C A N A D A



PARLIAMENT HILL

With the demand for housing still strong and most building materials in good supply, many Canadians have been wondering why home-building has fallen off in the past two years. Some of the answers are given in a recent address by Hon. Robert H. Winters, federal minister of resources and development, whose department administers federal housing policy.

In 1950, Canadians built 93,000 houses, in 1951, only 72,000. This year the figure will be about 75,000. Why the drop? Mr. Winters says the central reason is the increased financial burden which new housing projects impose on municipalities. Each new house costs a municipality roughly \$2,500 in capital expenditures for services and schools.

Consequently, many municipalities now require builders to install all services, such as water, sewers, streets, lighting, and a few are insisting on a cash contribution toward school construction.

This isn't the municipalities' fault, Mr. Winters says. Most Canadian municipalities are in a difficult financial position and have enough trouble maintaining existing services without adding new ones. Interest rates are high and the bond markets haven't been bullish toward municipal issues.

So far as the new home owner is concerned, Mr. Winters observes, the net effect is the same: He pays for these services either through long-

run local improvement taxes or in the initial price of his house. But the "bulk-payment" system has a tendency to discourage small builders, and it becomes practicable only for those with a large amount of working capital.

The Federal Government's answer to the problem lies in Section 35 of the National Housing act. This section provides that the Federal and Provincial governments in partnership, with respective contributions of 75 and 25 per cent, can finance water, sewers, roads and other municipal services at the request of any municipality. Initiative in such ventures, however, must come from the Provincial Government.

So far, only about 14,000 property lots have been serviced in this way, and Mr. Winters admits he is "puzzled" that more proposals have not been advanced by the Provinces and municipalities. "I can only say that every one of the 19 proposals received from the Provinces . . . has been entered into by the Federal Government through its agency, Central Mortgage and Housing Corporation," the minister says.

Another cause of the housing slowdown has been a tightening up of private lending. Until the end of August, the interest rate on mortgages was five per cent. Effective Sept. 1, the Government increased the rate to 5½ per cent to stimulate more loans.

The cost to the new home owner, the Government feels, is small compared to the benefits of easier loans. The extra one-quarter of one per cent costs the home-owner about 14 cents per \$1,000 mortgage per month, or about one dollar a month on an average loan of \$7,500.

The total effect of these measures has been better than the Government hoped at the beginning of the year. Late last year, it was forecast that only about 50,000 units would be built in 1952, but it now appears the total number will be in the order of 75,000. • • •

Latest measure to encourage new home building was announced at the end of October, when the Government approved increases in the maximum joint loans which may be provided by lending institutions and Central Mortgage and Housing Corporation.

The previous maximum guaranteed loan of \$6,700 on semi-detached dwellings was raised to \$8,500. The maximum loan for multiple family dwellings (mostly apartment blocks) has been raised from \$6,700 per unit to \$7,200. In addition, loans may be increased by as much as 80 per cent of the cost of installing elevators where they are needed. Previously,

the extra loan was available only for garages and commercial buildings in larger-type projects. • • •

Housing is a big business with the Federal Government. Its investment today, by direct ownership, loans and guaranteed loans, is almost \$470,000,000. • • •

One of Canada's tightest housing problems lies right on Parliament Hill. For years, while they have voted millions for home-building and for new government office buildings, members of parliament have endured working conditions which most modern corporations would disdain.

The majority of M.P.'s are crowded two-to-a-room into small, stuffy cubicles scattered through the Centre Block. Their stenographers work in congested basement rooms, and 80-odd members of the Parliamentary Press Gallery occupy a space designed to hold about twenty-five. • • •

Conditions in the Parliamentary Library were publicized after the recent fire, which miraculously failed to destroy the old building with its precious collections. Architects are now at work planning a National Library to take over part of the Parliamentary collection, and the present structure is to be renovated. • • •

GENERAL NEWS

Hamilton Housing Committee

500 units of economic rental housing were started at Hamilton in June of this year, but a delegation from the Council of Community Services presented a brief to the city council in the same month on the serious need for low rental housing to meet the needs of the many families who cannot afford more than \$40 to \$45 a month for accommodation. A committee of nine

citizen members and three members of the Board of Control has been formed to look into the situation and discover ways and means of remedying it. The committee has recommended that the city ask for federal-provincial aid to build 1,000 low rental housing units. The Hamilton Council of Community Services is also cooperating in a civic committee's efforts to get suitable housing for old people. It is proposed that five pro-

jects of 16 units each should be built if sufficient backing can be obtained from service clubs and other sources.

Co-op Housing in Newfoundland A new cooperative housing scheme has recently been started in St. John's. Groups of 12 to 15 people are formed who are instructed for several months in house building theory. The provincial government then loans the money for materials so they can do their own building. It is expected that this method of getting building done will be a boon to families with moderate incomes and young and energetic members.

Montreal Wants Housing The latest impetus to the study of, and planning for, the housing problem in Montreal has come from the local Council of Women. In the late summer this organization brought together representatives of various civic and communal groups to discuss the question. Among groups invited to take part were the city department of social welfare, the city planning department, the Montreal Council of Social Agencies, the board of trade, chambre de commerce, the four federations for raising funds for social agencies, labour councils and the Service Club Council.

The following resolution was endorsed by the board of governors of the Montreal Council of Social Agencies on September 15: "*Whereas* it is recognized that the City of Montreal is in immediate need of planned low rental housing and slum clearance, and *whereas* legislation has been enacted whereby such a project or projects could be implemented immediately, *be it resolved that* the Montreal Council of Social Agencies appoint an official representative to

participate in the formation and activities of a committee on low rental housing. The objectives of this committee will be to assure the organization of a City of Montreal Housing Authority, which Authority will have the power to plan and finance low rental housing through the National Housing Act (Section 35) and/or to seek further legislation as the need presents itself in the special conditions of the City of Montreal, also *be it resolved that* the Citizens' Committee continue in action until any such projects are completed."

The representatives of the Council are working closely in this matter with Mrs. R. G. Gilbride, president of the Montreal Council of Women, who writes to *Canadian Welfare* on November 10: "The committee of six that was appointed by the Citizens' Committee on Low Rental Housing expects to meet the City Council Executive on Wednesday morning (November 12) when we are asking them to appoint a Housing Authority with the hope that things will soon be set in motion."

Housing Project in Vancouver From a letter to *Canadian Welfare* from the Vancouver Housing Association: "You may be interested to hear that the 224-unit Little Mountain low-rental housing project . . . is going forward again. The provincial cabinet gave its o.k. to proceed to tender this week (November 5, 1952) and we can only hope now that the bids will be reasonably low, since it was high costs which stalled the project last year calling for revision of plans."

Housing Prospects in Winnipeg From a speech given by D. B. Mansur on October 24: "In Manitoba the provincial

government has indicated its willingness to proceed with rental projects at two locations, involving in all some 700 housing units. The City of Winnipeg plans to take this matter before the ratepayers and before the end of the year we should know whether our first project in Manitoba will proceed."

New Housing at Sault Ste. Marie Construction of 100 rental housing units is to be undertaken shortly at Sault Ste. Marie as a result of an agreement signed between the federal government and the Province of Ontario. The agreement provides for the construction of 80 three-bedroom houses and 20 two-bedroom units. The total cost of the project is estimated at \$1,000,000 and the average rent for the units will be about \$67 monthly. Construction of the units will be undertaken by the Central Mortgage and Housing Corporation and the completed houses will be administered by a local housing authority.

Windsor Housing for Old People Early this year the Community Welfare Council of Windsor submitted to the city council a comprehensive brief on housing for the aged and related matters, which contained recommendations respecting the provision of accommodation of this character under the enabling legislation set forth in Section 9 of the National Housing Act.

The recommendations were adopted in principle by the Council, which agreed to make a contribution of about \$50,000 towards the cost of providing approximately 100 self-contained units which will furnish accommodation for about 175 older people. The building will cost about \$500,000, and the greater part of the financing will be done through a federal-provincial arrangement. The City Solicitor has received Letters Patent incorporating the "City of Windsor Housing Company Limited", which will be responsible for the construction of the houses and the management and supervision of the project once it becomes a going concern.

Citizens' Interest in Ottawa The Welfare Council of Ottawa wishes to develop a policy on housing so that it will be in a position to take a stand on this urgent problem, along with other citizens' groups who may be pressing for better housing. It is therefore gathering information, with the help of the local branch of the Community Planning Association of Canada, from which suggestions for a policy may be framed for discussion by members of the Council. Meanwhile a public luncheon was arranged to which all citizens were invited, and at which speakers presented the problem of housing.

From the Dominion Bureau of Statistics: In 1951 in Canada's nine older provinces there were 310,576 families not maintaining their own households, or 9.7 per cent of all families. In 1941 there were 191,823 families lodging with others, or 7.6 per cent of the total number of families.

HOUSING SURVEYS

By MARJORIE M. KING

IT MAY seem quite clear from everyday experience or casual observation that a town needs more houses and that many families, especially those that apply for help to social welfare agencies, need to be re-housed in bigger and more wholesome quarters. No matter how clear and obvious it may seem, nothing will be done about it unless the facts of the matter are assembled and put before the public and the authorities. For this surveys of housing are required.

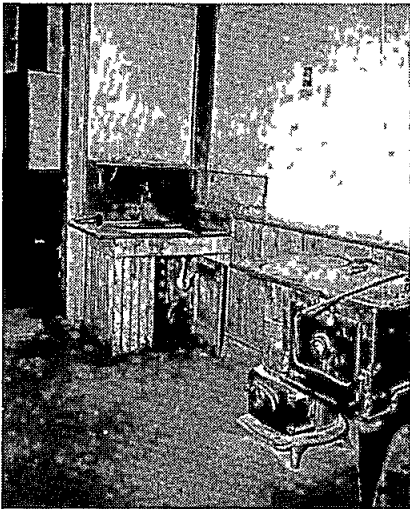
There are roughly two kinds of surveys: first, those that study a town or part of a town to find out how good or how bad things are; and, second, those that study it to find out what should and can be done within all the practical limitations of the particular place—probable cost, ways of financing, number and kind of dwellings required and where they

may be built. The first kind may be informal and sketchy, or it may be scientific and exhaustive; the second must be thorough and detailed and must make clear recommendations.

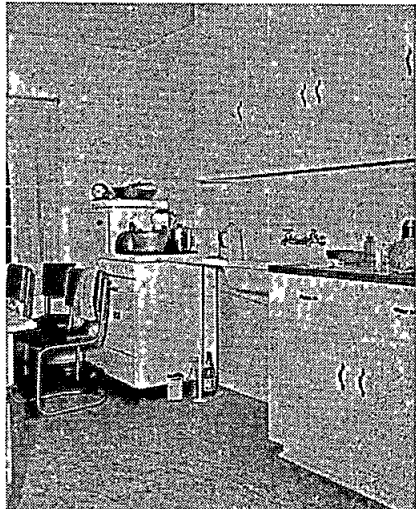
"Ideal" methods of conducting surveys, as described in books—for instance *An Appraisal Method for Measuring the Quality of Housing* (see reading list)—can never be carried out to the letter. Local circumstances and local people will inevitably modify the method. The important things to keep in mind are for what purpose the survey is being made and what kind of facts it is meant to discover. The facts must be exact, and the method defensible as a good means of arriving at the true and significant facts.

A survey in the strict sense is a study made by a group of investigators working on the spot. Sometimes a useful report, not a survey, on

Ring out the old . . .



. . . ring in the new.
(Photos by Turofsky, Toronto)



housing and related matters can be prepared from information obtainable from local agencies or municipal departments, or from the Dominion Bureau of Statistics. The 1948 Winnipeg report, described below, made extensive use of Census information and information obtained from local sources.

Whether a survey is planned, or just a report, it is most important not to do work that has already been done by some one else, and one of the first steps in planning a survey or a report is to find out what effort can be saved by using information already available. The very first step might be to write to the Information Services Division, Dominion Bureau of Statistics, telling them exactly what kind of information you require, and why. They will tell you what they can provide. To find out what can be obtained locally, it will be necessary to make extensive inquiries.

Surveys may be made by voluntary groups who wish to call attention to the situation and enlist the interest of the public and the help of the local authorities. Or they are made by, or for, the local authorities themselves. When a survey is undertaken for the purpose of actually carrying out a slum clearance or housing project, it must be done by the municipal authority, as only an official study can give the people making the survey any right to ask questions about houses and their occupants and to examine premises.

Some of the points made here are illustrated by housing studies that have already been carried out in Canada. Brief descriptions of some of these surveys follow:

Saint John, New Brunswick. The Saint John Town Planning Commis-

sion from its inception has realized that one of the main problems in the way of progress in this city was poor housing accommodation for its citizens, particularly in two districts. One area which is entirely slum was recommended by the Commission for a clearance program. Accordingly the city requested through the provincial government an allotment for a slum clearance survey under the terms of Section 35 of the National Housing Act. The federal government contributed 75 per cent of the cost of conducting the survey, and it was carried out under the direction of Mr. Pembroke R. Fowler, executive secretary of the Saint John Town Planning Commission.

The purpose of the survey was to determine the incomes of families in the area and the accommodation they would require, and also to appraise the condition and value of the property to be cleared. Work on it was started in November 1951 and completed at the end of January 1952.

The Commission obtained the services of three social workers to gather the household and social information needed (e.g. number and composition of households, rent now paid, length of residence, income, place of employment, living conditions). Two tradesmen recommended by the Carpenters' Union, fully qualified in all phases of building work, collected the information about the buildings themselves and their condition (e.g. floor space and number of rooms in each building, number of dwelling units in the building, structural and exterior and interior condition, sanitary equipment, and so on).

The staff of the Town Planning Commission prepared maps from the information obtained, showing such

things as general condition of housing in the area to be re-developed as compared with housing in other areas of the city; ownership of property; location, dimensions and number of floors on each building on the site; existing uses of property other than residential; assessment value of each property; and location of buildings according to quality or physical condition.

Since the overall density of population in this area was very high, it was necessary to consider the advisability of rebuilding on a new site for the housing of some of the people living there, to bring this area down to a healthy density. Accordingly the City of Saint John recommended that 400 housing units be built in a completely separate area. When the rehabilitation of this area is completed there will be approximately 700 families living in the area in question in new homes, and about 500 will be living elsewhere. Some demolition has already taken place and some families have already been moved into low-rental housing projects on the outskirts of the city constructed under Section 35 of the NHA.

Winnipeg. Two major housing reports have been made in Winnipeg. In 1948 William Courage, General Supervisor of Emergency Housing, made a report for Alderman H. B. Scott, chairman of a special committee on housing conditions, and Alderman J. Blumberg, chairman of the public welfare committee. This was not entirely a survey in the strict sense of the term. In a letter to the editor of *Canadian Welfare*, Mr. Courage says: "You will note that our conclusions are based on statistical data relative to dwelling attributes and household composition as re-

vealed in the Dominion Census of 1946 (the Prairie Census) . . . We thus determined the degree of overcrowding which existed and directed attention to the areas most affected, and the extremely close relationship between areas of overcrowding and the low income group became readily apparent. We also developed, in graph form, the incidence of infant mortality and juvenile delinquency, and demonstrated the close relationship between these factors and the depressed areas of the city where overcrowding is prevalent."

Mr. Courage says: "If you feel there would be any interest in other municipalities or cities in the report (*A Report on General Housing Conditions in the City of Winnipeg*, by William Courage, November 15, 1948) we could have it mimeographed for distribution". Please address inquiries to the Managing Editor, *Canadian Welfare*, 245 Cooper Street, Ottawa 4, so that applications for this report may be sent forward from one address.

In 1951 a large survey was made at the request of the Winnipeg City Council by the Metropolitan Planning Commission under the supervision of the Winnipeg Town Planning Commission, and a report was submitted. "This report outlines a subsidized housing scheme under the provisions of the National Housing Act and the Housing Accommodation Act of Manitoba, 1950." It makes definite proposals for where the housing should be built, suggests how many units should be built on each site, and outlines a way of financing the proposed scheme. This housing scheme, it is explained, is aimed at meeting the needs of "the industrious, honest, and hard working people whose income does not make it

possible for them to get wholesome safe housing for themselves and their families."

The 1951 report is entitled "Report on Housing, City of Winnipeg." Copies may be obtained from the Metropolitan Planning Commission, Winnipeg.

Vancouver. The most important survey made in Vancouver is reported in *Rebuilding a Neighbourhood*, by Leonard C. Marsh (Vancouver: University of British Columbia, Research Publications, Number 1, 1950. Price \$2.00). The study was sponsored by the University of British Columbia and was aided by funds from Central Mortgage and Housing Corporation and the City of Vancouver. The initiative came from the Vancouver Housing Association. This report was reviewed at length by Albert Rose in *Canadian Welfare*, September 1951. Dr. Rose's review gives information about housing studies which supplements the information given here.

The Vancouver Housing Association itself has carried out other surveys of a more informal nature. "Housing for Our Older Citizens" (1949) is the report of a study made by the VHA in cooperation with the committee on the care of the aged of the city's Community Chest and Council. It concludes with a plan for action.

Also in 1949 a questionnaire survey was carried out by the City of Vancouver in conjunction with the Association, at the time when a proposal for a subsidized low rental housing program was under discussion. The questionnaire form was advertised in the press by the city, and those needing accommodation were invited to fill out forms and either mail them or leave them at their local drugstores. The question-

naire (information held strictly confidential) asked for the status of the person filling it out, the number of persons in his household, the average yearly income (an optional question), how much could be afforded for renting or buying a house, how many rooms would be required, and what the present accommodation of the family was, and, if unsatisfactory, why.

Over 2,500 replies were received, and the results were tabulated and submitted to the city in report form. The president of the Association says: "This survey method is of course unsatisfactory from the statistical point of view . . . Nevertheless it is a cheap and easy way of getting information quickly, and there is no question that it had a powerful effect in bringing home to the City Council the magnitude of the need for more houses."

The VHA has more recently carried out a limited questionnaire survey (1950) of the housing needs of single girls working in Vancouver. Employers of female labour helped with this. In 1951 a 100-sample survey of rooming houses in the largest rooming house district was made. This survey has proved of value in discussions with the city on the revision of the Lodging House By-law.

The Vancouver Housing Association is at 602 West Hastings Street, Vancouver, B.C.

Corner Brook, Newfoundland. The survey made at Corner Brook has a particularly interesting history. The study was undertaken, says the letter of transmission, "so that a survey of urban conditions, and some consideration of the future pattern of development, would lead to the completion of investigations into the provision of water and the disposal of

sewage". In other words, the original intention was to plan for "pipe utilities", but it was not found possible to plan for them until it was known what the future needs were likely to be, and as future needs might grow like Topsy and disrupt water and sewerage services, the terms of reference of the surveyors were extended to include "the submission of proposals for the establishment of planning control in the area." But planning control would have to take account of housing, and a housing survey was made to find out what the housing situation was: whether there was over-population in some districts and whether the planning control might lead to reduction of population there and redistribution to other districts. "It is necessary to point out that in certain of the worst areas the provision of utilities will not only be difficult but would result in the stabilization of undesirable

conditions . . . The housing survey reveals extensive and in part intense overcrowding, together with four specific areas of extremely poor houses. Thus a vigorous house building activity should be pursued to lessen congestion, to meet the needs of new families, and to provide for rehabilitation."

The housing survey started off with a sample survey of the whole district, in which information was obtained about the housing of one family in every six in the whole area. The sample survey revealed the areas which were poor in quality, and these were investigated house by house.

Greater Corner Brook now has information which will enable it to plan the whole region. The housing survey report is Appendix I of the main report, *The Urban Development of Greater Corner Brook*.

Coming Events of Interest to Council Members

- January 23 and 24, 1953.** Midwinter meeting of Community Chests and Councils Division, Canadian Welfare Council. Subject: Social Welfare in 1953—a partnership of Government and Citizens. King Edward Hotel, Toronto.
- February 15 to 22, 1953.** Brotherhood Week, Sponsored by Canadian Council of Christians and Jews.
- May 4 to 6, 1953.** Western Regional Conference on Social Work. Saskatoon, Sask.
- May 21, 22, 23, 1953.** Annual Meeting of the Association of Children's Aid Societies of the Province of Ontario. Royal York Hotel, Toronto.
- May 27 to 29, 1953.** Annual Meeting of the Canadian Welfare Council. Chateau Laurier, Ottawa.
- May 31 to June 5, 1953.** 80th Annual Meeting of the National Conference on Social Work. Cleveland, Ohio. Cleveland and Statler Hotels.
- June 17, 18 and 19, 1953.** Maritime Regional Conference on Social Work. Lord Beaverbrook Hotel, Fredericton.
- October 1953.** 83rd Annual Congress of Correction. King Edward Hotel, Toronto.
- Summer 1954.** Seventh International Conference of Social Work. Toronto.

PLANNING SHOULD PRECEDE PUBLIC AID

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IF MUNICIPALITIES are going to seek the aid of senior governments, they should be able to present a fairly comprehensive picture of their local housing situations. If the Federal and Provincial governments are going to invest the taxpayer's money in land and in housing we must be able to demonstrate that there is a real demand and a real need for the kind of urban growth we are going to promote.

In order to provide a sound basis for such judgments we hope the municipalities will do some stock-taking. What is your community's real need for houses? What is the extent of your shortage and in what sector of the population is the pressure most acute? In other words, should you be preparing 10 acres, 50 acres or 500 acres to receive the residential growth that may take place during the next five years? To what extent is serviced land available or to what extent could the facilities of Section 35 be brought into play to provide serviced land? Should some part of this land be reserved for rental housing? And what about the sub-standard housing which most Canadian cities have acquired? Should slum-clearance enter into your calculations?

Community Planning

If your survey and analysis of the local situation should lead to the conclusion that some direct action ought

to be taken either for the assembly and servicing of land or for the actual building of housing, then it will be necessary to discover sites.

I think we can assume that public funds should not be used to acquire and service particularly expensive or speculative real estate nor to aid a class within the community which can afford to solve its own housing problems. But nor do I think that public funds should be used to locate housing in an area which is not suitable for residential use and which would, on anybody's estimate, represent a poor public investment. In other words, the suitable sites for land assembly and housing should be properly related with neighborhood services, schools, shops and open spaces, and all those other amenities which are essential to a good community. (The developments financed with public funds should surely be models of good community planning and we must endeavour to make these developments as desirable as possible in order to protect our joint investment.) For this reason, I think that proposals for developments to receive governmental aid should be an integral part of the process of community planning.

DAVID MANSUR

President,

Central Mortgage and Housing Corporation. August 22nd, 1950

NEWFOUNDLAND BUILDS LOW-RENTAL PROJECT

By JEAN CAMERON SEASONS

Information Division

Central Mortgage and Housing Corporation, Ottawa

(Reprinted by permission from Journal of Housing, April, 1952)

TODAY in St. John's, the capital city of the Province of Newfoundland, 140 families are living in new apartments that are costing them, on an average, \$30 a month. Just one year ago, these same families were living in appalling slum conditions. Their accommodation is part of a scheme initiated by the government of Canada whereby low-rental housing can be built with the cooperation of governments at three levels—federal, provincial, and municipal.

In 1949, St. John's (a city of about 50,000) needed housing—and needed it badly. Her teeming water front slums and tenements were among the nation's worst. The per capita income of her residents was the lowest in Canadian cities, a fact that then precluded the possibility of a large-scale housing program. Private enterprise could not have built dwelling units to rent at prices the people could afford to pay. When the federal government passed an amendment to the National Housing Act in December of that year to assist in the construction of public housing, Newfoundland was among the first to open negotiations with the federal authorities.

The Site

The city of St. John's was able to act quickly on the new legislation for two particularly good reasons: the enthusiastic support given low-rental public housing by Premier Smallwood of Newfoundland and the fact that much of the land ripe for development had been bought by the municipality—with a provincial government

loan) during the final year of the war. The first site is a rectangle of some 16 acres, rather toward the edge of the built-up area, on which already stood a quasi-charitable residential institution. There are small parks, a denominational school, and a bus line near the boundaries of the site.

In early 1950, the sod was turned in St. John's first housing offensive for low-income families. Work was begun on 35 double-duplex buildings, which came to be known as the Ebsary Estate project.

The site layout was prepared by architect Paul Meschino of St. John's and the buildings were designed by the architectural department of the Central Mortgage and Housing Corporation, the government's agent in the housing field. Every building contains four units—each with its own entrance and exit. Of the 140 units in the entire project, 100 have three bedrooms and over-all area of 820 square feet; 40 have four bedrooms and an area of 940 square feet. Each building is insulated and the units have hardwood flooring. The heating is by space heaters and provision is made for cooking by wood, coal, or electric stove. Of frame construction, which is almost universal here, the buildings have been finished in wood siding, cedar shakes, or asbestos shingles; they alternate between flat and hipped roof forms. Various color schemes have been used to give the project an attractive and interesting appearance.

The people who moved into these new, modern apartments all came



(NFB Photo)

At St. John's, Newfoundland. One of Canada's first public housing projects.

from the condemned housing sections of St. John's. Their salaries are small but the rents they pay for their homes are based on their incomes. A limit to tenancy is annual income, which must be between \$960 and \$3180. A short while ago, the tenants organized a community center at the project, which has been renamed Westmount. Plans are being made for vocational training and adult education. There will be sports facilities and Boy Scout and Girl Guide troops. The project has given the people more than a roof over their heads.

The Financing

The story behind the successful completion of this project is one of complete cooperation in the three spheres of government. The terms of the legislation that made this type of housing possible are incorporated in Section 35 of the National Housing Act. It provides that 75 per cent of the financing of a public housing project, such as St. John's, be handled by the federal government; the remaining 25 per cent is provided by the provincial government or jointly by the province and the municipality concerned—in this case, Newfoundland and the city of St. John's.

The first of the three agreements covering the development of the project was signed by the federal government, the provincial government, and Central Mortgage and Housing Corporation. This agree-

ment laid down the general conditions pertaining to the acquisition of the land, servicing, and the design and construction of the apartments.

The second agreement was signed by the province, the city of St. John's, and CMHC. Under its terms, the city asserted title to the property and conveyed it to the partnership consisting of the province and Central Mortgage and Housing Corporation. The city was reimbursed for servicing the land and, in addition, is receiving a yearly payment of \$25 per unit for the provision of water and sewer facilities.

The third agreement, when the project was completed, set up the St. John's Housing Authority to manage and administer the project. The housing authority is composed of residents of St. John's. The amortization period for the project is 50 years and operating profits and losses will be shared by the corporation and the province on a 75-25 per cent basis.

The St. John's project provides subsidized rental housing. However, Section 35 also provides for the construction of economic rental units, houses for sale, and the development of land for residential construction.

Land Policy

The public acquisition and preparation of land for house construction, in Canada known as land assembly, is necessary because of the inability of many municipalities to service land as fast as construction activity consumes it. Before World War II, most municipalities had a surplus of land on which roads had been constructed and water and sewer services installed, but this "cushion" supply has been greatly diminished as a result of the high level of construction in Canada during the last 10 years. St. John's is now reaping the benefits of having

acquired nearly 800 acres of almost vacant land, at agricultural use value, some eight years ago.

In providing rental housing, the units constructed may be for economic or less-than-economic rentals, depending on the type of accommodation for which there is the greatest need. Where units are leased at less than economic rentals, the resulting

annual losses are borne in the 75-25 per cent ratio mentioned above by both the federal and provincial governments.

St. John's Ebsary Estate was Canada's first project financed under Section 35 of the National Housing Act but more and more communities across the country are taking advantage of the facilities open to them.

New Public Housing in Canada

It can be done, and it is being done. Here are some of the public housing projects that have been undertaken under section 35 of the National Housing Act. Compared with the need, it may seem very little, but what one community can do another can do with this federal-provincial government aid.

In the subsidized rental projects the rent is scaled to income and family size; in the economic rental projects the rent is sufficient to recover principal, interest and operating costs.

Ontario: combined land assembly and economic rental housing projects have been agreed upon for Brockville (40 dwelling units), Owen Sound (25 units), Port Hope (25 units), Stamford Twp. (70 units) and Trenton (25 units). Such projects have been started at Guelph (70 units, begun September 1952), Midland (20 units, June 1952), Stratford (40 units, September 1952). Economic rental projects have been agreed upon for Goderich (25 units) and begun at Dunnville (25 units, begun October 1952), Fort William (70 units, June 1952), Hamilton (500 units, June 1952), Lindsay (20 units, October 1952), Prescott (10 units, August

1952), St. Thomas (40 units, begun October 1951 and completed August 1952), and Windsor (325 units, November 1951). Added up, this means homes for 1,330 families in Ontario.

Newfoundland: at St. John's an economic rental project of 100 units has been started; a subsidized rental project of 140 units was begun in June 1950 and is now completed, and one of 152 units was started in May 1952.

Nova Scotia: a subsidized rental project of 161 units was started in Halifax in September 1952.

New Brunswick: at Saint John an 88-unit subsidized rental project was finished in June 1952, and tenders are out for another of 200 units.

Saskatchewan: at Moose Jaw a 75-unit subsidized rental project was begun in June 1952.

British Columbia: at Prince Rupert a 50-unit economic rental project was started in May 1952.

This makes 966 dwellings in addition to Ontario's 1,330, a total of 2,296 publicly aided housing units in Canada initiated within the past three years, with more projects at the preliminary stages.

HOUSING ADMINISTRATION IN CANADA

By ALBERT ROSE

ONE qualified British planning authority who has spent a large part of the past two years in this country, saw fit to remark to the writer that "What seems to be the drill in Britain in housing administration appears to throw Canadians into a panic". Despite a decade or more of qualified or partial experience in the administration of housing projects at the municipal level it does seem to be true that we are ill-equipped to undertake the responsibilities which our partnership in Section 35 involves. Without being overly concerned with "what seems to be the drill in Britain" we should like to make some comments upon the problems which may "throw Canadians into a panic".

Canadians, and their elected representatives and appointed administrative officials, are probably less experienced in the administration of public housing than the citizens of any other highly industrialized nation, because of our late entry into the field of public provision and administration of housing.

Opportunities for Canadian development in the technique of public housing administration have not been entirely lacking. In a number of provinces some limited numbers of dwelling units were built in the year or two following World War I under the provisions of provincial acts passed at that time. Early in World War II the establishment of Wartime Housing Limited provided further opportunity. Quite a number of municipalities signed agreements with the Government of Canada for ad-

ministration of Wartime Housing Projects.

Elected and appointed officials and many citizens became concerned with the basic problems of public housing administration: provision of staff for administration, tenant selection, determination of rentals, physical maintenance, financial administration and accounting; tenant participation and responsibility, recreation and community organization. Provision of staff, tenant selection, and tenant participation and responsibility are the problems dealt with most fully in this article: the other problems are touched upon under these headings.

From November 1949, public housing provision became the responsibility of a partnership of governments at three levels in this country. The function of administering the local housing project was assigned specifically to the municipality. What makes the administration of public housing important is that modest numbers of such dwelling units are now beginning to be completed.

Staff for Housing Administration

The requirements for staff which, to date, have amounted to no more than a handful of people, are bound to increase by many times during the next decade. The difficulty in providing suitable staff for public housing administration is compounded of at least three major elements.

First, at the municipal level in this country, where the responsibility for administration lies, it is extremely difficult to introduce an outsider into the civic staff rolls, regardless of his

experience or special qualifications for functions newly assumed by the municipality. (This is not uniquely a problem of public housing administration but one that is faced wherever new ventures in the broad field of social welfare are undertaken, as in the administration of day nurseries, day care centres, homes for the aged, community centres and recreation.) Someone is likely to be appointed from already existing departments of municipal government to administer the housing project. This in itself does not necessarily mean poor administration, but on the other hand we cannot always expect to be as fortunate as the City of Toronto has proved to be in the Regent Park project.

Second, there remains in this country a rather widespread reluctance to employ persons trained in, or associated with, the profession of social work, in the public administration of social welfare or related activities. This is just as true in the field of public housing administration, despite the substantial social work component in the job, involving as it does case work, group work and community organization skills particularly. Consequently, we find persons largely untrained in the processes of social work undertaking social work functions. There is, however, frank admission that "we may have to come to that" when the question of the employment of social workers is asked.

Third, our economy-minded municipal authorities are primarily concerned with spending as little money as possible on public housing administration. What better way is there to achieve this than to combine administrative, financial and social work responsibilities in one employee? As

Dr. Albert Rose, who wrote this article, is now a member of the national council of the Community Planning Association of Canada, having been previously vice-chairman of the Greater Toronto Branch and chairman of the Ontario Division. He is an associate professor at the Toronto School of Social Work, and since 1948 has been responsible for instruction in housing there. In 1950 he was director of an experimental research study of housing conditions and needs in an Ontario city, for Central Mortgage and Housing Corporation, the report of which is now being prepared.

the project is constructed and the tasks grow in simple magnitude, something is bound to give—usually the health of the administrator.

The basic requirement for adequate housing administration in Canada at the present time is training facilities. Although four universities now offer courses of instruction in Community Planning in which considerable attention is devoted to housing, no facilities exist inside or outside of University settings (with the exception of an in-service training program for personnel of CMHC) for training people to administer public housing.

The problem of staff development raises a number of important considerations. There is, of course, the obvious need for more people equipped to serve on the administrative staffs of public housing projects. Of more importance however, is the undeniable fact that these people need a great variety of skills. This need should be met by training a large number of persons equipped to handle one, or at the most two, aspects of the administrative responsibility rather than to attempt to train

a very few persons in a great number of skills.

Persons are needed who are skilled in the care and maintenance of buildings, in budgeting and financial administration, in working with people who require help with individual or family problems, in working with groups, and in working with entire communities. Surely it is evident that one or two persons cannot be expected to assume all these responsibilities.

The following is a suggested breakdown of the kinds of people needed and the kinds of responsibilities they might assume:

Nature of Staff and Responsibilities for Public Housing Administration

1. Executive Director. To act as Secretary of the Housing Authority which determines overall policy; to be responsible to the Housing Authority for the operation and maintenance of housing projects to be responsible for interpreting the policies of the Housing Authority to the tenants and the overall needs of the tenants to the Housing Authority; to be responsible for liaison between the Housing Authority, the School Board, the Department of Parks and Recreation, and so on.

2. Housing Manager. To manage the business affairs of a project; to be responsible for the physical operation and maintenance of the property; to interpret the physical requirements to the Executive Director and to the tenants; to be responsible for liaison between the Housing Authority and the departments of municipal government concerned with the physical provision of services.

3. Counsellor(s). To be responsible to the Executive Director for helping

tenants in solving the individual and social problems of adapting themselves to life in the new environment. There are three distinct responsibilities that counsellors should take: (a) work with individuals, (b) work with groups, and (c) work with the community (both the new community formed by the housing project and the larger community of which it forms a part).

(a) To help individual tenants and their families to meet personal problems; to refer individuals and families to appropriate community health and welfare agencies; to interpret the health and welfare needs of the tenants to the Executive Director; to help tenants to adjust to life in the public housing community.

(b) To work with groups of tenants in adjusting to group life in the public housing project; to assist in the development of recreation, adult education and other group activities within the public housing project, as desired by the tenants; to work with staff persons in such municipal departments as Parks and Recreation in planning such group activities as the tenants may deem desirable.

(c) To assist tenants to adjust to a new community; to help them organize a Tenants' Association (see below); to plan with the elected officers of the Tenants' Association the program of the Association in consideration of overall problems of community life in a public housing project.

4. The Accountant. To be responsible to the Executive Director or Housing Manager in collecting rents; to maintain the essential bookkeeping services; to maintain control of current expenditures in accord with estimated line-by-line budgets; to prepare budget estimates for consid-

eration by the Executive Director and the Housing Authority.

This tabulation may be regarded as an "ideal" breakdown of staff and individual responsibilities. The writer holds no brief for the job titles, but suggests that the responsibilities are real and must be provided for. If the project houses a large number of families, more than one counsellor will be required. When this is the case, each of them should have special qualifications for the particular job he is expected to do. However the housing project is staffed, it is essential that some one should be specifically responsible for dealing with the human problems that inevitably arise when people move into a new and strange situation, especially when they are thrown into contact with people to whom the situation is equally new and strange. It is possible in some cases that pre-school education might be desirable within the project, and this would require additional staff with skills in nursery school education.

It is obvious that not all of these individual staff persons will be university trained. Desirably the executive director and the persons responsible for working with individuals and groups and in inter-group relationships should receive instruction and experience under the auspices of appropriate university departments. In-service training program might be provided under university auspices in the short run. Whatever the training method employed, it is absolutely essential that training facilities be provided in the very near future in this country.

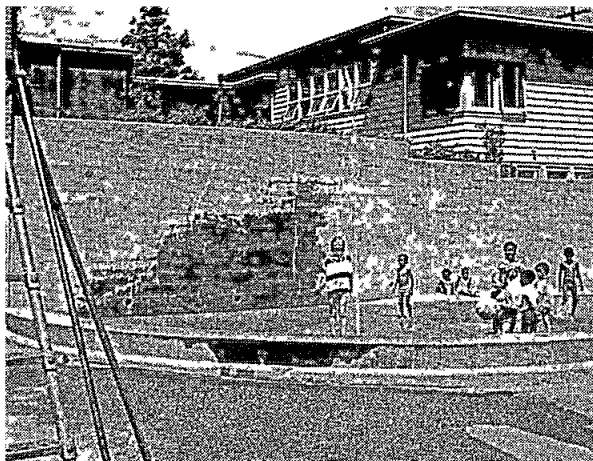
Tenant Selection—Segregation or Balanced Diversification?

It is quite clear that there is a sharp difference between the con-

struction of a public housing project on vacant land where no residents are displaced, and the re-development of an area for housing purposes, more popularly known as slum-clearance. In the latter situation it is inevitable that the persons and families who vacate dwellings slated for demolition must be assigned priority as tenants for the new public housing. To this extent, the problem is relatively easy. Tenants, pre-selected in this "accident" of the designation of areas for urban re-development, can usually be shifted about within the project area as clearance and construction proceed in well-defined stages. The administrators of the Regent Park project in Toronto have been little short of masterly in their handling of this situation.

When the project is created on vacant land, or when the re-development provides for considerably greater numbers of dwelling units than those demolished in the process of clearance, we face an entirely different set of problems. Pre-selected tenant families come in known sizes and may be of any recognized income grouping. After this priority group is housed, what criteria are available to guide the selection of tenants? It appears that the major criteria must be family income, need for housing accommodation in consideration of present shelter occupied, and displacement of certain families as a result of other current re-development and community planning activities.

In the Regent Park project in Toronto the number of tenants to be selected from outside the re-development area will ultimately be greater than the number within the original priority group. To these familiar criteria the only one added to date by the Toronto Housing Authority



Plans for new housing should include play space for children. There may be enough space nearby, or there may be so little that the project playground should provide space for children in the vicinity as well as in the project itself. This playground in a Seattle housing project provides a meeting-place for children in the whole neighbourhood.

(Photo courtesy CPAC)

in considering non-priority tenants, is some form of "veteran status". The income limit has been determined at \$4,800 per annum total family income; tenants, to be eligible, must have no more than this income. If comparative need for housing accommodation among thousands of applicants is to be evaluated seriously, it is clear that the administrative staff must be augmented substantially.

One of the most fundamental problems in tenant selection and public housing administration, namely the achievement of a balanced diversification and the avoidance of any form of segregation among the tenant group, has received scarcely any attention in this country. Although many of us became interested in public housing because of its possibilities for re-housing the lowest income groups, it has become clear that public housing projects which merely provide only for certain social or economic groups in the population can be little more than twentieth century "ghettos". The wartime and postwar emergency shelter projects inside and outside our major cities are cases in point.

It is abhorrent to think that Canadian public housing projects may house only low-income families, or

families of veterans, or young families with two or more children, or middle-income families, or aged persons or couples, and set these groups apart from the rest of the community. The twin goals of diversification and balance are not impossible of achievement if imagination, research and experimentation are applied. One simple suggestion for economic diversification and balance would be to provide that 40 per cent of the tenant families be within the lowest third of the income range governing eligibility, 40 per cent be within the middle third and 20 per cent in the upper third of the income range. This form of distribution might or might not provide total revenues from rentals equal to estimated economic rentals, but it would ensure relatively modest losses (subsidies) in periods of full employment. It is not improbable that satisfactory formulae governing age distribution and family structure could be developed.

Tenant Participation and Responsibility

In many of the Wartime Housing Projects of the period 1941-1945, the building, equipping, staffing and programming of a community centre afforded some opportunity for tenant participation and responsibility, but

these centres were noticeably one of the first casualties of the early post-war period.

It is not surprising, in view of the unfortunate association of public housing and "charity" in the public mind, that scant attention is being paid at this time to the role of the tenant of public housing as a person, as a citizen, and as a responsible participant in the administration of the project. Moreover, there is not likely to be a staff person able to assist him in adapting himself to the strange life in an entirely new community or neighbourhood. He is likely to be issued a handbook of rules and regulations dealing with such significant questions as animal pets, flower pots on window-sills, and television aerials. No mention will be made of the way in which he may stand for election to the Housing Authority because the tenants are represented only through the staff. The executive staff person, in turn, is hard put to it to sort out the justifiable complaints and reasonable suggestions he receives, from the prejudices of cranks and the representations of expropriated owners of former slum dwellings.

Tenants' associations are most particularly "part of the drill" in Great Britain and in many other countries. A great deal has been written about their invaluable contribution in maintaining morale, instilling a sense of responsibility and participation, and generally assisting and facilitating housing administration. One writer has stated that . . . "devolution of many

management questions to tenants may be both desirable and practicable." Consulting tenants on rents, regulations, and repairs is considered advisable by some English housing managers. In addition, "open discussion leads to a very much better understanding than in private explanation by the housing manager to each tenant."

Our preoccupation to date has been with planning, inter-governmental negotiation, and day-to-day problems of construction, and this is one reason why the tenants' role in administration has been neglected. Such neglect may easily prevent the growth of first class citizenship which participation and responsibility would foster.

No matter how benevolent the administrative staff may be, through personal inclination or as a matter of policy, the basic objective is not the creation of a benevolent autocracy or benevolent paternalism. The only real way of avoiding bureaucratic administration and benevolent paternalism lies in the devolution of certain aspects of administration to the tenants through the creation and encouragement of an independent Tenants' Association. To the extent that the tenants of Canadian public housing develop a sense of responsibility and participation, to that extent will the basic objectives of public housing, namely the provision of adequate shelter and an opportunity for a fuller life in an adequate community setting, be realized.

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HOUSING FOR OLDER PEOPLE

By WILLIAM S. GOULDING

LET US have a look at housing for older people as a social service, but not in the conventional sense of keeping tottering infirm people safe and warm and fed in an institution. Let us look at housing for older people as a health service, whose object is to give them a feeling of security and independence, and the chance to go on taking part in the life of the community they know.

Twenty years ago, one person in eighteen was over sixty-five, now it is one person in thirteen, and the trend is continuing. Community life in Canada, as in the United Kingdom and elsewhere, is going to have to adjust to an increasing number of older people in our midst, in terms of employment practices, health and recreation programs, and the provision of suitable housing.

An Old Pattern

In the Canada of fifty years ago, when most communities were small and public services were few, people as they grew older continued to keep a definite place in their community and in family life. In the village or on the farm, they could carry on with jobs and duties, in familiar surroundings, for as long as they were able. Houses of fifty years ago had plenty of space for large families. There was the warm down-stairs room off the big kitchen for the grandparent who was slowing down, or the cottage down the road for the irascible type who needed independence. Old people could carry on with a minimum of fuss. It is that pattern we would like to re-create under modern conditions.

There are several problems in the way.

The "homestead" is now a four-room box on a thirty-foot lot, with barely enough space to squeeze in parents and two children. There is no room any more for a decent sized two-generation family, let alone for relations or grandparents. There is no cottage down the road either; nothing but more four-room homesteads or single rooms in some one else's house. And yet there are more older people in our communities than ever before, and they need some place to live.

Then take that other strong feeling from fifty years ago, that anyone worth his salt, who was not a shiftless no-good, put enough aside to take care of his own old age and that of his immediate family. The housing that was provided then for old people was the country home, or the hospice run by a religious order, which gave bed, food and simple care to unemployables and casual labourers who were too old to work. No family with any sense of decency would let one of its members go there. It was the community's symbol of failure, the Poor House.

The Shift To The City

Over half our population lives in cities now and the overall housing shortage is a shortage of urban housing. Farms and villages have houses to spare and good big ones at that. From the countryside the younger people have moved toward the city in search of good jobs and the older people have stayed behind. In one Ontario township, the average age of the farming population is now

sixty-five. The housing problem of old people in rural areas does not come from a housing shortage but from the breakdown in rural family life. There may be the room off the kitchen still there, but the kitchen is no longer the center of a family's life. The family has gone. The cottage down the road was appropriate long ago because it was down the road from an active younger family.

In the country districts today, the impossibility of living alone when all the family has left, is driving many old people to ask for admission to the home or hospice. Where else can they go? And in the cities where the overcrowded family has no place for older relatives or friends, old people are applying for admission to institutions because there is no other place to go. But the institutions were built in another age for an entirely different kind of community. It is a widespread and most serious error to interpret present demands for admission to institutions as a need for more and bigger institutions. What most old people need, and cannot find, is simply a small convenient place to live with other people close by.

In the cities, as competition grows keener for available housing, older people have less and less money with which to compete for available space. It is not easy to remain in the same district with friends or family, or to move when they move. Older people in the city very soon become isolated; as rents continue to rise they move from flat to room, then from bath floor to attic. They cut down on food costs. Soon, if they have friends still, someone is trying to get them into an institution, simply because the community has crowded them out.

Mr. Goulding is a graduate of the Harvard Architectural School, and has worked with architectural firms in Ottawa and Toronto. He spent 1950 in Europe looking at post-war urban developments, and has lately completed a study of existing housing for older people in Canada for CMHC. He is a member of the Ontario executive of the Community Planning Association of Canada.

Some Examples Of What Is Being Done

Across the country, people who are involved in programs of service for the elderly keep running into this problem of how to keep the individual "at home". It helps the old person's morale, it gives him or her something to do, it saves the community money. So far, we have a few interesting examples of what can be done, a few "pilot plants", built new or established in old buildings, that can give older people the sense of being "at home".

On the British Columbia coast, the traditional place Canadians retire to, one can find several kinds of housing for old people.

A co-op house is located in an old residential section of Vancouver and houses fifteen elderly women in single and in double rooms. The superintendent, who is also a dietitian, plans the meals and a part-time cook comes in to do the big mid-day meal. The rest of the responsibility for keeping the place going is shared among the residents. Monthly charges, including meals, run at less than \$40 a month per person. Such an establishment needs to be small in scale, be composed of fairly congenial people,



(CAPC Photo)

Some houses for old people at Burnaby, B.C.

life of the church, and get help at the hospital when they need it. In such a situation they seem to keep going far longer than one would expect, taking their own time about things, and helping each other out in time of poor health or with difficult chores.

and have a superintendent who knows how to work with old people.

Another kind of housing, with cottages and a central lodge is designed for people who may be able to look after themselves at seventy, but who at eighty may need more help, and yet not want to move away. The cottages consist of a sitting room, small kitchen, bedroom, bath and storage space. In the lodge, for the older and less independent residents, there are rooms for one or two persons, with a central lounge, dining room and recreation space or workshop. Such establishments tend to be found in outlying districts where land is cheap, and while the cottagers manage well enough, with their own place to keep up, those in the lodge find time heavy on their hands and feel cut off from old associations.

The groups of cottages for single persons and for couples seem most successful everywhere. Unfortunately, few of them seem to be located with any reference to the community growing up around them. One excellent exception to this rule, is found at the mission station at Pender Harbour. Close to the church and hospital, a group of very simple cottages has been built for people who can no longer live alone in the remote small settlements around. They can still be independent, take part in the

Such cottage housing in British Columbia is eligible for a grant of one-third capital cost from the provincial government, and for a cheap long-term loan from the federal agency, Central Mortgage and Housing Corporation. With such financing, it is possible for an elderly couple to rent a well equipped modern one-bedroom unit for \$25 a month.

Several communities in Ontario have built small apartment houses for older people. Some of the apartments are for one person, some for a couple. With a loan of 90 per cent of the capital cost at cheap rates from Central Mortgage and Housing Corporation, and a grant of about 5 per cent from the provincial government, the cost to the community is small and the rents are \$25 to \$35 a month.

Special Considerations

Where should old people's housing be? Certainly in all new districts it should be located alongside housing for younger families. The United Kingdom and Holland aim at a proportion of 5 per cent of the dwellings in a new neighbourhood for old people. In built-up areas, where it may be possible to use an existing building, the location should be related to some community service. Is it close to shops, to a bus stop, a church, a library, a clinic? Is it as

interesting a place as the village main street used to be?

The actual space planning has some special qualifications. One must remember that at seventy, standards of health are different from those of thirty years before. A perfectly healthy older person will move more slowly, tire more easily, eat smaller meals, have a poorer sense of balance, need stronger glasses. So the designer finds that on the whole older persons need less space to move around in; that they should not have to climb more than one flight of stairs; that their kitchen equipment should be well placed to prevent stooping and reaching, and without hazards like open gas jets; that floors should be easy to maintain but not slippery; that there should be plenty of light everywhere, both natural and artificial.

Housing As Community Service

The principle of providing suitable housing for old people as a service is based on the idea of helping them to help themselves. Community services of other sorts are then available to them as to citizens of other age groups and family circumstances. The old person needs to feel that he is a citizen first: in an institution he feels he is an old person first. Let us keep the institution for the sick old person, and try to see that the general housing stock in our communities provide for the needs of an increasing number of older citizens.

Housing for older people in a community begins with action in that particular community. Wishing won't provide it. It is difficult to make an accurate estimate in advance, because the full response comes only after

suitable housing has been built and becomes known. Some initial estimate of need can generally be made which will justify a "pilot plant", and that estimate can best be made by people in social work who know their community, and know the existing pattern of services and resources into which this new service must fit.

We seem to require a strong local committee, a Committee for Old People's Needs, if you like, related to the Welfare Council or Council of Social Agencies; a committee that will act as a fact-finding body, that will have access to expert advice at community level, that will be able to work out with the provincial department of welfare and the regional office of Central Mortgage and Housing Corporation what financial help is available. After that the committee has an even tougher job, for it has to sponsor executive action, to find from among its own members or elsewhere those people who are willing to take the responsibility of setting up a housing association to build the space that's required, and to establish a careful policy of tenant selection that allows for the special problems of older people.

There is plenty of work for a number of these committees right now in different cities across the country, for we have passed the stage when urban housing problems can be handled by small charitable endeavours alone. More and more old people in our cities cannot find any suitable place to live, and our population is rapidly getting older. What is a real problem now may become an impossible problem if we leave it much longer.

Residential Real Estate in Canada

By O. J. FIRESTONE

A highly readable book about the economics of housing. Sponsored by the Central Mortgage and Housing Corporation, it discusses the Canadian standards of housing in the past, compares present conditions in the provinces with those in Great Britain and the United States, studies family characteristics of people buying homes, building costs and investment, Governments contribution, and the urgency for a record building programme. \$5.00.

Houses for Canadians

By HUMPHREY CARVER

What are the factors which have created a housing problem in Canadian cities? Whose is the responsibility for it and what must we do about it? Here is an analytical study, by an expert who made a three-year study of housing, centred in Greater Toronto. "... offers a great deal of useful information and opinion that is applicable to any community."—*Vancouver News-Herald*. \$2.50.

UNIVERSITY OF TORONTO PRESS

CANADIANS IN INDIA

The following Canadians are attending the Sixth International Conference on Social Work in Madras, December 14 to 19: Miss Ella A. Baird, retired industrial nurse, Hamilton; Mrs. Grace Mattoon, Children's Aid Society, Windsor; Father André M. Guillemette O.P., Director, Department of Social Work, University of Montreal; Professor Charles E. Hendry, Director, School of Social Work, University of Toronto; Miss Joy A. Maines, Executive Secretary, Canadian Association of Social Work-

ers, Ottawa; Miss Florence Philpott, Executive Secretary, Welfare Council of Toronto and District; Dr. Herbert L. Pottle, Minister of Public Welfare, Newfoundland; Mrs. Elizabeth Richardson, Queen Mary Veterans' Hospital, Montreal; Mrs. Nell H. West, Havergal College, Toronto; Miss Kathleen Gorrie, Director, University Settlement, Toronto; Mrs. C. P. Wright, Fredericton; Miss Mary A. Clark, Canadian National Institute for the Blind, Toronto.



READING LIST ON HOUSING

Following is perhaps the briefest possible list of readings on housing for those who wish to add to the knowledge they have gained through reading this special issue of CANADIAN WELFARE. The titles or notes will enable you to select what you need for your own purposes. If you wish to go still more deeply into the subject, your public library will help you.

Annual Report of the Canadian Welfare Council, 1952. Section on Housing, pages 12 to 15. Canadian Welfare Council, 245 Cooper Street, Ottawa. Free.

An Appraisal Method for Measuring the Quality of Housing: A Yardstick for Health Officers, Housing Officials and Planners, by the Committee on the Hygiene of Housing of the American Public Health Association. New York: American Public Health Association (1790 Broadway), 1945-1949. 3 parts.

Canada. House of Commons Standing Committee on Banking and Commerce. Minutes of Proceedings and Evidence, No. 9. Witness: Mr. D. B. Mansur, President of Central Mortgage and Housing Corporation. Describes difficulties caused by rapid urban development and consequent demands on municipalities, in relation to housing. Copies may be obtained on request from Information Department, Central Mortgage and Housing Corporation, Montreal Road, Ottawa.

Canada. National Housing Act. Copies of the Act with amendments to date may be obtained on request from district offices of the Central Mortgage and Housing Corporation or from the Information Department, Central Mortgage and Housing Corporation, Montreal Road, Ottawa.

Canada. 1951 Census. The volumes of the 1951 census of Canada are not yet published, but meantime bulletins on population and housing and more detailed information may be obtained from the Information Services Division of the Dominion Bureau of Statistics, Ottawa.

Central Mortgage and Housing Corporation. Annual Report. Copies on request from Information Department, Central Mortgage and Housing Corporation, Montreal Road, Ottawa.

Community or Chaos, by L. E. White. London: National Council of Social Service, 1950 (Toronto: W. H. Smith & Son, 224 Yonge St.). 46 pp.

Community Planning Review. Quarterly. Community Planning Association of Canada, 169 Somerset Street W., Ottawa. \$2.00 a year, post free.

Houses for Canadians, by Humphrey Carver. Toronto: University of Toronto Press, 1948. 156 pp. The best book so far on the housing problem in Canada.

Housing and Community Planning ("Curtis Report"). Final Report of Sub-Committee IV of the Advisory Committee on Reconstruction. Ottawa: King's Printer, 1944. 339 pp. Price \$1.00. A thorough study of the problems facing Canada at the close of the war. A good table of contents and other aids to its use

make this an admirable reference book.

Housing in Canada. A Factual Summary. Issued quarterly by Economic Research Department, Central Mortgage and Housing Corporation, Montreal Road, Ottawa. Contains valuable data on population trends, house-building activity, real estate lending and loans for building purposes, building materials, building labour, building costs and the building industry. Apply to Information Department, CMHC (address above).

Journal of Housing. Monthly. National Association of Housing Officials, 1313 East 60th Street, Chicago 37. \$5.00 a year.

A National Housing Policy for Canada. Ottawa: Canadian Welfare Council, 1947. 22 pp. Price 15 cents.

Residential Real Estate in Canada, by O. J. Firestone, Toronto: University of Toronto Press, 1951. Primarily a statistical source book on Canadian housing.

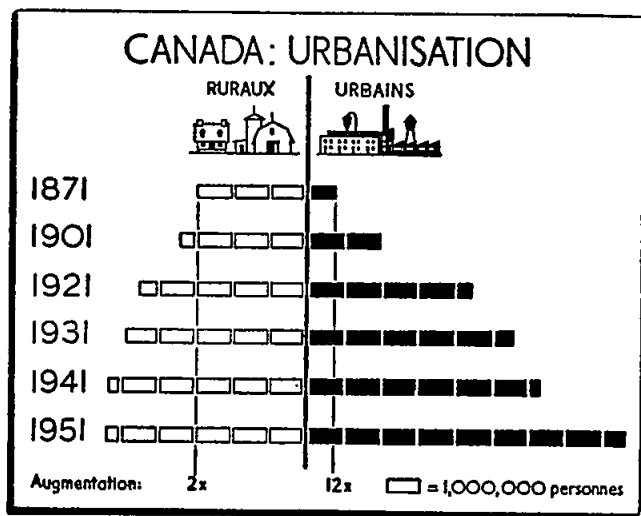
The Seven Myths of Housing, by Nathan Straus. New York: Alfred A. Knopf, 1944. (Toronto: McClelland and Stewart). 314 pp. Reading list. The myths are the fallacies that people believe about housing: "There are no slums in my town; public housing does not clear slums; the government should buy up the slums; public housing is costly and extravagant; public housing does not rehouse families from the slums; the slum dweller creates slums; public housing injures private business and threatens to bankrupt the country."

The Social Effects of Public Housing. Newark, N.J.: Housing Authority of the City of Newark, 57 Sussex Avenue, Newark, N.J., 1946. Free.

Social Policy and Social Research in Housing. Special Number of *Journal of Social Issues*, Vol. VII, No's 1 and 2, 1951. 187 pp. Several well-known authorities have contributed articles under two general headings: Perspectives of Housing and Planning Practitioners, and

Contributions of Social Research. Association Press, 291 Broadway, New York 7, Price of this issue \$1.75.

Some articles on Housing which have appeared in *Canadian Welfare*: "Local Housing Research and Urban Development", by Albert Rose. September 1951. "Rental Problems of 1,000 Canadian Families", by Albert Rose. March 1950. "Housing Needs and Community Planning", by Humphrey Carver. January, 1949.



(Courtesy of CPAC)

ABOUT



PEOPLE

Lillian Thomson will take on her duties as general secretary of the Neighbourhood Workers Association, Toronto, on January first, succeeding the late Frank N. Stapleford. Miss Thomson has been executive director of the National Council of the YWCA since 1946. A graduate of the School of Social Work, Toronto, and the London School of Economics, Miss Thomson has had broad experience in family work and community organization.

Mary Livesey, formerly executive director of the Calgary Welfare Bureau, is now Mrs Slater and lives in Winnipeg. Her successor is **Arthur Hoole**, a graduate of the School of Social Work, University of British Columbia, who was formerly a staff member of the John Howard Society of Calgary.

C. Norman Knight, acting director of social service for the Department of Veterans Affairs, has been elected to the Senate of the University of Toronto for the four-year period 1952-1956 as a representative of the Alumni of the Toronto School of Social Work.

Mrs. Marion Splane became social director of the Protestant Children's Village, Ottawa, on November first. She came to this position after a year as executive secretary of the Child and Family Division of the Toronto Welfare Council and several years' experience previous to this in the children's field.

After seven years as executive director of the Vancouver Community Chest and Council, **Hugh Allan** as resigned, but he will remain in his post until a successor is found. Mr. Allan tendered his resignation over a year ago, to carry out some personal plans, but was prevailed upon to remain until important changes in staff personnel and administration had been carried out in the agency. The president, Dr. Wallace Wilson, in announcing the resignation, said: In familiarizing himself with the intricacies of the work and the relations of the Community Chest and Council headquarters and the 43 member agencies, no task was too great, no hour was too late, and no detail was too small.

Doctor N. S. McKechnie, president of the Ontario Association of Children's Aid Societies, died on October 15 after a term of only six months in office. For many years he had been active in the Port Hope Children's Aid Society. A staunch believer in the children's aid movement as an effective means of helping children, he worked hard to improve the standard of service to children in Ontario.

Athelstan Bisset, a well known lawyer and alderman, has been appointed judge of the new family court in Edmonton. He will preside over both the new family court and the juvenile court.

Mr. B. Zeglinski, for over 20 years a member of the supervisory staff of the Manitoba Public Welfare Division, retired from his duties on October 31, 1952. Mr. Zeglinski began his career in social service with the Associated Charities of Winnipeg.

Ronald H. C. Hooper arrived in Victoria on July 1, 1952; to become executive secretary of the Community Chest and executive director of the Community Welfare Council of Greater Victoria. He was formerly executive director of the Community Welfare Council of Calgary.

Alexander Davidson, formerly with the B. C. Social Welfare Branch, has been appointed assistant welfare administrator for Victoria.

Edward A. Bergeron has been appointed as the first full-time caseworker and executive secretary of the John Howard Society of Vancouver Island, with an office in Victoria.

Hattie R. Staghall was appointed on July 15 as casework supervisor of the Family and Children's Service, Victoria.

Mrs. E. A. Warneford, who for thirteen years has been executive secretary of the Family Welfare Association in Saint John, has now relinquished that post and joined the staff of Lancaster Military Hospital as medical social worker. Her successor at the Family Welfare Association is **Mrs. T. A. Bridgeford** who has been on the staff of the FWA and the Children's Aid Society in Saint John, as well as having served as director of the Infants' Home in Halifax.

Donna Reynolds, social worker in the Broadway Home, has accepted a

position as casework supervisor with the Children's Aid Society of Western Manitoba, and began work there on November first.

M. Sylvia Goldring, formerly with the YWCA of Saint John, N.B., has joined the staff of the Children's Aid Society of Northumberland and Durham, with headquarters at Port Hope, Ontario. **Gertrude Faul**, recently of the staff of the Nova Scotia Training School, Truro, N.S., is now on the staff of the Children's Aid Society of Nipissing District, North Bay, Ontario.

Miss Agnes Roy has been named National YWCA Executive Director, succeeding Miss Lillian Thomson, and will assume her new duties the beginning of the year.

A graduate of the School of Social Work, University of Toronto, Miss Roy in 1951 did further study in the areas of community organization, administration, and group work at the School of Social Work, University of Southern California.

When Miss Roy joined the staff of the National Council YWCA, she was first of all in the War Services Department and then became Assistant Executive Director.

Kathleen Steel, M.C.S.P., has joined the staff of the Nova Scotia branch of the Canadian Arthritis and Rheumatism Society as physiotherapist. The Society has set up a mobile unit, and already many patients are being treated in their homes. Miss Steel is a graduate in physiotherapy of the Western Infirmary, Glasgow. **Marie Rudd** has just arrived in Halifax from England to take the position of speech therapist in the psychiatric department of the Dalhousie Public Health Clinic.

WHAT THE COUNCIL IS DOING . . .

A Joint Services Welfare Committee has been set up after discussions between the Council's Committee on Welfare and Defence and the Department of National Defence. This is something new at NDHQ and may well mark the beginning of a fresh approach to unified handling of service welfare problems. The committee will report to the tri-service Personnel Members Committee, which is a top-level policy body. The Canadian Welfare Council was asked to appoint two persons with specialized professional knowledge of the welfare matters to act as permanent consultants to the new group and as liaison officers between it and the community. The other members of the Joint Committee are a welfare staff officer from each of the three services and a representative from DVA. The Council's representatives are Phyllis Burns, secretary of the Child and Family Welfare Divisions, and Dr. J. E. Laycock, Ottawa, a member of the Council Board of

Governors. The Joint Committee will study and report on the social welfare problems of service men and their dependents but will not concern itself with recreation services. • • •

As part of the current study of the function and organization of the Council, special attention is being given to the place of a recreation division. A questionnaire asking the advice and opinion of members of the present Recreation Division and of key people in the field is now being prepared and will be sent out this month. Professor Alan Klein of the University of Toronto School of Social Work is consultant in the study and his report, based in part on the questionnaire returns, will be used as the basis of a special report to the Board of Governors and the Committee on Function and Organization. The Recreation Division has been without staff for some time and plans for the future depend on the outcome of the study. • • •

The Editor, Canadian Welfare
Dear Sir:

It is with regret that I note the slant given to the building of the Millbrook maximum security prison in your editorial of November first.

You have committed a sin of omission in that you have failed to mention that no prisoner is compelled to remain indefinitely in Millbrook. As soon as he is ready to accept the recreation and training programs provided at other provincial institutions, the individual prisoner is permitted to return to it.

The significant interpretation of this very important fact is that the segregation of the incorrigibles in Millbrook will permit the better functioning of all

other penal institutions along modern methods of treatment and toward the rehabilitation of prisoners in large numbers. Since the toughness of the few interferes substantially with the real reform of the many, let the few be segregated in Millbrook to the advantage of the others.

I would be the first to deplore any retrogressive policy in the treatment of prisoners. My defence of Millbrook is based on the premise that it may facilitate a still more progressive program in all other penal institutions, including an extension of the training of all personnel.

Yours sincerely,

(Signed) Mary R. Gilleland
Ottawa (Mrs. W. H. Gilleland)

FRANK N. STAPLEFORD

By HELEN MANN

School of Social Work, University of Manitoba

AN ERA in Canadian social work came to an end with the death on October 22 of Mr. Frank N. Stapleford, for thirty-six years General Secretary of Toronto's Neighborhood Workers' Association.

It was a great period, characterized by a rapid expansion of services created to meet urgent and varied needs. It is impossible here to detail these developments, but out of the many three perhaps stand out: the growth of casework services to assist troubled individuals and families; the development of public welfare agencies to deal more adequately with human need; the organization of planning and financing bodies to promote more efficiency in welfare planning.

To all this, Mr. Stapleford contributed mightily. His clear, incisive mind, his ability when stirred to create enthusiasm for a cause, his gift for organization, his essentially generous spirit—all these great qualities were at the service of the profession he had chosen and of the wider community to which he was devoted.

The Neighborhood Workers' Association, Bolton Camp, and Illahee Lodge will long be associated with his name. They are worthy memorials, and into their building Mr. Stapleford poured much of himself. What he gave to other causes is perhaps less well known, but is equally significant: his active support in the development of the Toronto Welfare Department at a time when

most American family agencies were insisting on continuing maintenance relief service to their own clients; his leadership in the creation of a central financing body for Toronto's three welfare federations; his help in the establishment of a supplementary fund to assist families of Canadian Servicemen during the last war, (for which he was awarded the O.B.E.); his constant devotion to the idea that the general community must be kept close to welfare needs and welfare planning—to mention only a few.

These things represent a life-time of intelligent, purposeful and unselfish work. Over and beyond them was the gift of himself which Mr. Stapleford made to all those closely associated with him. Across Canada today there are dozens of social workers in all kinds of jobs, working with a greater devotion and a higher sense of responsibility because of a spark that was fired by the genius of "the boss's" leadership.

Like many men of great gifts and strong convictions, Mr. Stapleford lived to see certain of the ideas he cherished challenged by changing times. It was not in his nature to give way easily; indeed much of what he accomplished would have gone undone had he not been a fighter. But the true measure of his quality lay in his ability to tangle with new ideas, to resist them at points but, once convinced of their validity, to give them strong and effective support.

PROVISIONS OF THE NATIONAL HOUSING ACT FOR PUBLICLY AIDED HOUSING

Section 35—The Corporation may . . . undertake jointly with the government of the province or any agency thereof projects for the acquisition and development of land for housing purposes and for the construction of houses for sale or for rent. . . . the capital cost of the project and the profits or losses thereon shall be shared seventy-five per centum by the Corporation and twenty-five per centum by the government of the province or any agency thereof . . .

Section 9—The Corporation may . . . make a loan to a limited-dividend housing company for the purpose of assisting in the construction of a low-rental housing project. A loan . . . shall not exceed ninety per centum of the lending value of the project. A loan may be made . . . if evidence satisfactory to the Corporation has been furnished of the need for the said project by reason of shortage, over-crowding, congestion or the sub-standard character of existing housing accommodation in the municipality or the metropolitan area in which the said project is to be situated . . .

Section 12—In order to assist in the clearance, replanning, rehabilitation and modernization of slum areas or blighted or sub-standard areas in any municipality, the Minister, with the approval of the Governor in Council, may make grants to municipality in order to assist in defraying the cost to such municipality of acquiring and clearing, whether by condemnation proceedings or otherwise, an area of land suitable as a location for a low cost rental housing project. . . . no grant made under this section shall exceed one-half of the amount by which the cost of acquisition and clearance of the land . . . exceeds the cost at which the land . . . is sold to a limited dividend housing corporation . . .

Current Council Publications

PUBLIC ASSISTANCE IN CANADA (Mimeographed)

A survey of the public assistance provisions of the ten provinces (plus the Yukon and the larger municipalities), with special attention to relief programs. **60 cents**

PUBLIC PROVISION FOR MEDICAL CARE IN CANADA

This pamphlet covers services provided by the three levels of government for those who are ill. The material was gathered in connection with the studies of the Council's Health Services Committee. **35 cents**

RESIDENCE AND RESPONSIBILITY—E. S. L. Govan

A completely revised picture of the residence laws and regulations that affect social welfare in Canada today. Over 100 pages in length. Replaces the now obsolete pamphlet *Residence and Settlement in Canada*. **\$2**

JUVENILE COURT IN LAW

Discusses in detail the historical development of juvenile court legislation, the Federal Juvenile Delinquents Act, and provincial legislation. A completely revised edition of one of the Council's basic pamphlets. 63 pp. **\$1.50**

A PROGRAM OF STAFF DEVELOPMENT ORIENTATION

These two pamphlets on staff development will be useful to workers, executives, supervisors, and officials in any progressive organization. **25 cents each**

DIRECTORY OF CANADIAN WELFARE SERVICES

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Just published. Hundreds of new names and addresses available nowhere else in this handy form. **\$1.25**

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